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Commercial Correspondence and Terminologies

Dr. Basima FALEH AL-Nuimi



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Commercial Correspondence and Terminologies

Dr. Basima F. AL – Nuimi

Sana'a
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Written by:

Dr. Basima F. Al-Nuimi

Revised by:

Dr. Hussein Albahji

Instructional Design:

Abdulsalam Abas Alnajdi

Design & Colour production

Mohamed A. Alhakim Alselwi

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PREFACE

Business letters constitute an integral and important part of commercial business, they are regarded as an essential means used by business firms to maintain communication with different trading groups such as suppliers, clients, sales commission agents, etc. with an objective striking business bargains.

In order to complete such bargains in the most successful and easiest way, business letters should have certain characteristics that make them so effective to achieve the firm's desired objectives as well as aiding in gaining good will in dealing , keeping customers and getting new ones.

The objective of this text book is not only to develop our students' capabilities and talents in writing business letters, but also to maintain the required standard to keep up with the contemporary technological development in using computer, internet communication and e-mail era.

Although there is a definite impact on all kinds of correspondence, the greatest impact of this technological development lies in the business correspondence area. Therefore, the text presents the most important merit provided by the e-mail when used in conduction with business letters as well as the method used in writing business e-mail.

The text book is divided into four units: the first one is devoted to the functions and characteristics of business letters, second unit is set for presenting the form of the letter, the third unit is dedicated to the types of letters

related to inquiries and their pertinent replies, and finally the fourth unit is devoted to business letters by electronic mail when engaging in e-commerce. Each unit contains examples, exercises, self-assessment questions and the answer key , also each unit is followed by number of terms translated into Arabic language.

I hope this text book would add a further contribution to this field, and give a great benefit to the students in particular and all readers in general.

The Author
Sana'a 2011

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Unit 1



Functions and Characteristics of Business Letters



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1 Introduction

1.1. Preview

Dear student,

Welcome to the first unit of Commercial Correspondence and Terminologies course. This unit demonstrates the basic aspects of commercial correspondence and business letter writing, so it will help you to understand the importance of the business letter and its functions, and enables you to recognize the basic characteristics of effective business letters.

1.2. Objectives

Dear student, Upon completing this unit you are expected to:

- 1- Understand the importance of correspondence in the communication system.
 - 2- Recognize kinds of correspondence, and the principal means of commercial correspondence.
 - 3- Identify the business letter and know its advantages and functions.
 - 4- Understand the meaning of effective business letter and recognize its basic characteristics.
 - 5- Use the right rules to address the envelope whether it an ordinary or a window envelope.
-

1.3. Unit Sections

This unit is divided into three sections; the first section introduces the importance and kinds of correspondence, and this section will achieve the first two objectives.

The second section represents the definition of business letters and explains its advantages and functions, and this section will achieve the third objective, the third section demonstrates the basic characteristics of effective business letter, and this section will achieve the fourth objective.

1.4. Supplementary Readings

What do you need to study in this unit ?

We also recommend you to browse the Web and try to download articles about types of communication, kinds of communication, types of business correspondence or commercial correspondence, listed below are some articles chosen from the Web:

1. <http://www.communication-type.com>
2. <http://www.articlesbase.com/automotive-articles/different-kinds-of-communication-649102.html>
3. <http://www.articlesnatch.com/Article/Different-Kinds-Of-Communication/427960>
4. <http://www.scribd.com/doc/334435/Types-of-Communication>
5. <http://www.articlesnatch.com/Article/Types-Of-Business-Correspondence/592237>
6. <http://www.barackoli.com/types-of-businesscorrespondence/>
7. <http://www.savvy-business-correspondence.com/TypesBusinessCorrespondence.html>
8. Good English / Arabic dictionary to help you in translation.
9. You are also advised to refer to the terminology list at the end of the unit .

2 Importance and Kinds of Correspondence

2.1. Communication Concept:

Dear student, According to Webster Dictionary, communication means *"to convey or transmit something intangible (as information, feeling, or flavor)"* ; another definition of communication found in The American Heritage Dictionary of the English Language *"the exchange of thoughts, messages, or the like as by speech, signals or writing"*. Communication is also defined as *"a process that involves a sender who encodes and sends the message, which is then carried via the communication channel to the receiver where the receiver decodes the message, processes the information and sends an appropriate reply via the same communication channel"*.

Dear student:
Communication is

a process that involves a sender who encodes and sends the message, which is then carried via the communication channel to the receiver where the receiver decodes the message, processes the information and sends an appropriate reply via the same communication channel".

Now **dear student**, do you know what is the connection or relationship between communication and correspondence? What is the importance of correspondence and what are its kinds? In the next paragraphs of this unit you will find the answers for all these questions.

2 .2. Kinds of communication:

Dear student, There are two kinds of scientifically admitted communication, based on channels used for communicating:

a- Verbal Communication

This can be further divided into:

1- Oral Communication: It is the process of expressing information in words and transmitting it in speech, and then can be done orally, so it is referred to as spoken communication.

2- Written Communication: It is the process of expressing information in words, symbols, or a sign, this kind of communication is achieved by writing.

b- Non-Verbal (Body) Communication

It is the process of expressing information in symbols, tone of voice, signs, attitude ...etc. In other words, non-verbal communication includes the overall body language of the person who is speaking. And – in order to avoid misinterpretations of such kind of communication – it has to stem from the same cultural background or to have a common intercultural platform.

Based on style and purpose, there are two kinds of communication :

a - Formal Communication

This type of communication includes "*all sorts of business communication or corporate communication*". It is characterized by being "*straightforward, official and always precise and has a stringent and rigid tone to it*".

b - Informal Communication

This type of communication includes "instances of free unrestrained communication between people who share a causal rapport with each other". Informal communication occurs between friends and family and hence it does not have any rigid rules and guidelines.

Dear student:

Correspondence or letter writing is the most common means of written communication used by business firms to keep in touch with their customers and suppliers; moreover, it is a direct and reasonable tool for communication.

2.3. Correspondence

Correspondence or letter writing is the most common means of written communication used by business firms to keep in touch with their customers and suppliers; moreover, it is a direct and reasonable tool for communication.

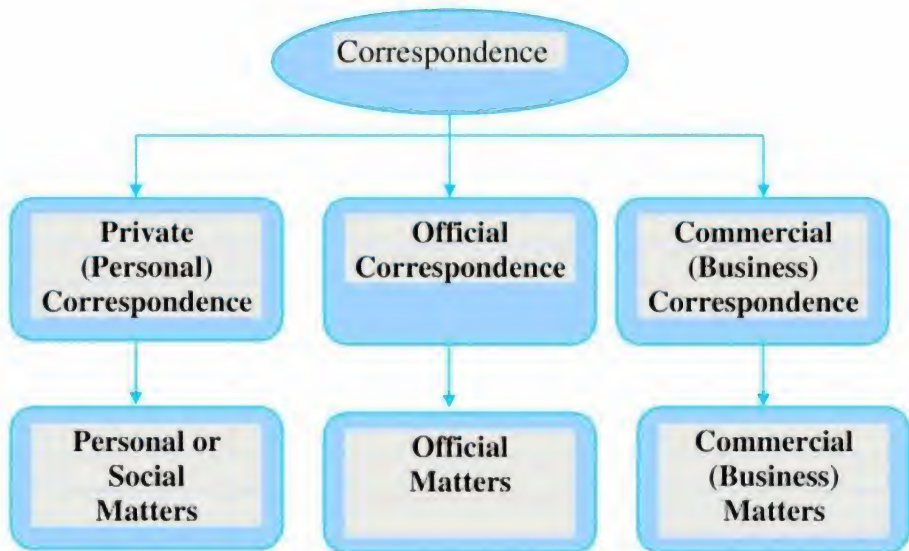
Correspondence is essential in establishing and confirming transactions in commerce, it is a key aspect of the

world of commerce and business. Effective correspondence is considered as an important part of running an efficient business and can promote good relations.

2.4. Kinds of Correspondence

Dear student, To correspond with others, there are three main kinds of correspondence as appear in Figure (1):

Figure (1)
Kinds of Correspondence



a- Private (Personal) Correspondence

It is defined as *"letters exchanged among friends, relatives, and acquaintances for personal or social matters"*.

b- Official Correspondence

It is defined as "*letters exchanged among governmental institutions, offices or agencies – at the national or local levels – concerning official matters*".

c- Commercial (Business) Correspondence

It is defined as "*letters exchanged among business firms or businessmen – sellers and buyers – or they are exposed to carry out commercial transactions*". It also defined as "*a way of communication through the exchange of letters written or received by two or more parties and it is considered as one of the most powerful tools in business agreements*".

Commercial correspondence can be accomplished by one or more of the following means:

a- Letters

Letters are the most common type of written communication in business correspondence. They are the principal means used by a business firm to keep in touch with its customers, so it is necessary for a businessman to know how to write an effective business letter. The whole secret behind good business letter-writing is to write simply, in an easy and natural way, which makes the letter sounds, as much as possible, like good conversation.

The remaining sections of this unit, in addition to unit (2) and unit (3), will discuss business letters from all aspects.

Dear student:

The whole secret behind good business letter-writing is to write simply, in an easy and natural way, which makes the letter sounds, as much as possible, like good conversation.

b- Faxes

The word fax, **Dear student**, comes from facsimile, which means an exact copy or reproduction. There are some advantages you can gain when use a fax in commercial correspondence and as follow:

Dear student:
messages containing confidential information should not be sent by faxes, because it is an open system and can easily be accessed by outsiders.

- 1- A fax message is used when speed is important and the sender and/or the recipient does not have email.
- 2- For documents containing diagrams or drawings, it is very useful.
- 3- When you have to send the message quickly to many different recipients at the same time.

Nevertheless, messages containing confidential information should not be sent by faxes, because it is an open system and can easily be accessed by outsiders.

c- E-Mails

E-Mail (short form of electronic mail) is a means of sending messages between computers. It is a progeny of computer technology developments, and has become nowadays the most prominent technique in business correspondence.

There are several advantages and disadvantages of using emails in commercial correspondence and more details about this subject demonstrated in unit (4) of this book.

Self-Assessment Questions

Dear student:

- 1- Name the main three kinds of scientifically admitted communication.
- 2- Briefly explain the importance of correspondence.

Exercise (1)

Choose the right answer from those in 1, 2, 3, or 4 for each of the following sentences:

- a- An official letter is sent to ...
 - 1- a relative or friend.
 - 2- business firm.
 - 3- a governmental department.
 - 4- someone you know well.

- b- The subject of a business letter is ...
 - 1- social.
 - 2- official.
 - 3- private.
 - 4- commercial.

- c- The tool of commercial correspondence which is considered the progeny of computer technology is ...
 - 1- emails.
 - 2- letters.
 - 3- faxes.
 - 4- telex.

- d- Letter writing is the most common means of ...
 - 1- oral communication.
 - 2- written communication.
 - 3- non-Verbal communication.
 - 4- verbal communication

Activity

Dear student, It is useful to prepare a paper about correspondence answering as these questions will help you:

- a- What are the kinds of correspondence? Name them.
- b- Commercial correspondence can be achieved by more than one tool, what are these tools?
- c- The fax as a mean of commercial correspondence has several advantages, mention them.
- d- It is prohibited to use the fax when sending certain messages, what are these messages, and explain the reasons.

3 Definition, Advantages, and Functions of Business Letters

Dear student:

As we mentioned before, business letters are largely used in business world because they have many advantages and fulfill variety of functions. Throughout the coming paragraphs of this section you will find some definitions of a business letter and its advantages; also you will recognize the functions that business letters can achieve.

3.1. Definition of a Business Letter

Dear student:

A business letter, is defined as *"a message that attempts to influence its reader (recipient) to take some actions or attitudes desired by the sender"*.

The correspondent tries to get his reader to agree with him, this attempt at agreement should always be part of the letter, whether the desired result is of an immediate importance, such as collection of a bill, or it is an intangible attitude like goodwill.

Another definition of a business letter " *it is the primary means by which goods and services are exchanged freely throughout the world*". Business letters can also be defined as " *written messages people write to each other in regard to their commercial, financial, occupational, or trading transactions*". These letters deal with impersonal matters, and their style is different from other kinds of correspondence, in addition, they are usually more formal than personal letters, and devote less space to non-essential matters.

3.2 .Advantages of Business Letters

Dear student:

Compared with other means of correspondence, business letters have some advantages, these advantages are:

- a- Business letters provide documented hard copy that cannot be deleted, so they serve as a reference for future purposes as they become an integral part of the filing system of the organization, thus they are more permanent than other means of communication.
- b- When a business letter is sent to a customer, a signed letter constitutes a legally binding contract, for that business letters constitute an official legal record of an agreement, in case of dispute among contenders.
- c- When oral communication is used, a business letter is often preferred to confirm, because that leaves a permanent record for future reference, provides documentation and official clarification of oral

agreements, and prevents misunderstandings about what was said or agreed upon by both sides.

- d- The activities of foreign trade (where import or export) are achieved mainly by business letters, where businessmen can make their business arrangements without the need for the concerned parties to meet personally. In fact, the greater the distance between the seller and the buyer the more difficult to maintain constant personal contact, and the greater the necessity of using the written word.

3.3. Functions of Business Letters

Dear student:

Business letters are written to achieve three general functions:

- a- They provide (give) information to the reader

It should be recognized that business letters have an important role in informing the recipient (reader) with certain details.

- b- They obtain (get) information from the reader

The purpose of obtaining the desired information or action from the recipient (reader) is considered essential to the successful conduct of the organization's business.

- c- They build (create) goodwill for the sender

Goodwill is defined as "*the disposition of customers to return to the place where they have been treated well*", also it can be defined as "*a feeling of confidence in a firm that makes a customer trades with it rather than with another*".

Business letters are very important because they represent the company, business letters are the company's ambassadors, and thus they must give a good impression about the company by showing how serious its business dealings are through a well organized system of written communication.

Dear student:
Business letters are the company's ambassadors, and thus they must give a good impression about the company by showing how serious its business dealings are through a well organized system of written communication.

Dear student,

To achieve these three functions a business letter must be an effective one, and this goal cannot be reached unless it has certain characteristics. Section four discusses these characteristics in details.

Self-Assessment Questions

1-Define the following terms:

A. Business letter. B. Goodwill.

2- Mention three of the advantages of business letters.

3- What are the main functions of business letters?

Exercise (3)

a- Which of the two sentences below has primarily the objective of informing the reader?

1- Please sign the enclosed form and mail it to this office.

2- You will receive YR 20,000 to pay your travel expenses.

b- Which of these sentences has the primary objective of getting the reader to do something?

1- Please telephone me on Thursday and I'll send over a message.

2- Thank you for your thoughtful letter.

3- Several of your fine recommendations have been adopted by management.

c- Which of following sentences is designed primarily to achieve the objective of creating good impression?

1- The meeting was held as scheduled on Thursday,

2nd of June.

2- Be sure to see the Braun coffee-maker at your local dealer.

3- Mr. Ibrahim, who visited your factory last month, asked me to thank you for the pleasant tour you gave him.

4 Basic Characteristics of Effective Business Letters

Dear student,

Any type of letter can be judged in term of how effectively (successfully) it gains agreement from the reader. The effective (successful) sales message gets its reader to agree that a product or a service is worth buying, the collection letter to be effective should convince the debtor that payment of his bill is the wisest policy, the application letter attempts to win agreement from the prospective employer that the applicant is well qualified to get the job for which he applies.

Dear student:

An effective business letter is defined as "*the writing that produces the desired results*".

An effective business letter is defined as "*the writing that produces the desired results*". To be an effective letter, it should have the following two groups of characteristics: Characteristics of the tone, and Characteristics of the structure, as shown in Figure (2) below.

Figure (2)
Basic Characteristics of Effective Business Letters



4.1. Characteristics of the Tone

Dear student,

Tone consists of organizing words to produce favourable action by the reader. A letter that has the right tone receives greater attention than the one with improper tone. Thus, the right tone creates goodwill for your firm.

Characteristics of the tone, **Dear student,** include the following

Dear student:
 Tone consists of organizing words to produce favourable action by the reader.

4.1.1. The reader's interests

This feature means that you should adopt your reader's viewpoint, not your own by trying to understand his needs, wishes, interests, problems, and the best way of meeting them. Your letter should be a reader-oriented, so that it shows an awareness of the reader's aims whereas it attains your aims too at the same time.

Dear student:
Your letter should be a reader-oriented so that it shows an awareness of the reader's aims whereas it attains your aims too at the same time.

It is an established fact that nothing is so important to your reader than himself. Therefore, put yourself in your reader's place and write your letter to him with his own viewpoint in your mind. When noticing this attitude, he will agree with you that he wants to do what you have been trying to persuade him to do. Hence, you win him as a customer.

Dear student, Always write to make your reader the subject and object of many sentences, showing him that his interest is your main objective. Use the pronoun "You" because this pronoun can be very useful in directing the letter to the reader's personal interest, and emphasizing the reader's advantage as well.

4.1.2. Courtesy and consideration

Courtesy means "*consideration for others and expressing good feelings through exercising language techniques*". It also means "*using polite and diplomatic expressions*". It is the quality that enables us to refuse to perform a favour and at the same time keep a friend, to refuse a customer's request for credit without killing all hope of future business.

Courtesy requires dealing promptly with all letters needing a reply. Answer them on the day you receive them if you can.

It is discourteous to keep your correspondent waiting for an answer. If you cannot deal promptly with a letter seeking information, write and explain why and say when you will write again. This creates an impression of efficiency and helps to build goodwill.

Examples

- 1- Please accept my apologies for not answering your letter soon.
- 2- May I send you our booklet sometime during the week of March 21st .

4.1.3. Personalization

An effective letter should have another quality which is known as "*personality*". Your letter should reflect your behaviour at your best; they should be natural, unaffected, and direct. If a stranger, reading one of your letters, can gain an impression that you are the sort of person he would like to deal with, then your letter has successfully avoided the two extremes of complete impersonality or outlandish.

Contrary to the opinion of many letter writers, personality does not mean peculiarity or freakishness it means adopting personal expressions rather than impersonal ones, you can do this by using the pronouns "*I*" and "*We*". While looking for opportunities to use the pronoun "*you*", you should not go to an extreme to avoid the pronoun "*I*" and "*We*". The use of these pronouns helps to establish better rapport with the reader and gives personal touch to your writing.

Examples:

Impersonal	personal
1- Hoping to hear from you soon.	1- I (we) hope to hear from you soon.
2- looking forward to our next meeting.	2- I (we) look forward to our next meeting.

4.1.4. Naturalness and sincerity

When you sit down to write or dictate a letter try to have a genuine interest to the person you are writing to, as well as in his problems. Say what you have to say with sincerity and make sure that it sounds sincere. Express your thoughts in your own words and in your own way.

Dear student:
Sit down to write what you think of, not to think of what you should write".

And as said " *Sit down to write what you think of, not to think of what you should write*", so let your pen flow unfailingly and imagine that you are speaking to the addressee face to face, avoid pedantry and decorative expressions.

Write so that what you say would sound natural if read over the telephone. Also avoid using state and roundabout phrases that add little or nothing to the sense of what you write. Such phrases were at one time common, but they have no place in the modern business letter.

Generally, the language of conversation is the best language for effective letters. This language should not distract your reader but encourages him to concentrate on what you have to say.

Examples

Avoid	Say
1- If it is within our power.	1- If we can.
2- At your earliest convenience.	2- As soon as you can.
3- I have the pleasure in informing you.	3- I'm pleased to tell you (to say).
4- Take into consideration.	4- Consider.
5- Please favor us with an early expression of your views.	5- Please let us have your opinion soon.
6- Take an early opportunity.	6- Act promptly.

4.1.5. Proper Tone

If a letter is to achieve its purpose, then its tone must be right. Before beginning to write, think carefully about the way in which you want to influence your reader. Ask yourself, "*What do I want this letter to do?*", and then express yourself accordingly, being persuasive, apologetic, obliging, firm and so on, depending on the effect you want to produce.

Let the tone of your letter be diplomatic and warm, use polite expressions because they are attractive and lead to intimate relations, avoid expressions that are likely to antagonize the reader, especially in situations involving an error, a claim for damage or the refusal of a request.

Words that are positive in meaning and that have pleasant connotation are the best ones to use, for example, pleasure, convenience, promptly, and service are words which give good impressions to the reader, while the words: refuse, delay, impossible and the like give bad impression.

Your letter will create better feeling and be more persuasive when you use positive words rather than negative

Dear student:
always write about things you can do rather than those you or your products cannot do.

ones, always write about things you can do rather than those you or your products cannot do.

Examples

Negative tone	Positive tone
1- We assure you that there will be no further delay.	1- We assure you that these goods will be shipped at once.
2- We made a very careless error.	2- The error was ours.
3- If you are inconvenient.	3- If you are not completely convenient.
4- We cannot ship your order because you did not send the payment.	4- We shall be glad to ship your order as soon as we receive your cheque.
5- We cannot ship in lot of less than 12.	5- To decrease packaging expenses and to help our customers save on shipping costs, we ship in lots of 12 or more.

You may set the wrong tone by using the wrong vocabulary or idioms, or using short forms inappropriately.

Examples

Avoid	Say
1- You'll get your money back.	1- The loan will be paid.
2- Prices have gone through the roof.	2- Prices have increased rapidly.
3- To go into property.	3- To invest in property.

4.2. Characteristics of the Structure

Dear student, The structure of the letter concerns the content of the message and its organization. Thus a good letter is that having a text organized in a logical, coherent, and forceful manner so that it leads to the composition of a compact message.

Qualities of the structure include the following:-

4.2.1. Clarity

Clarity means "*transferring the writer's thoughts to the reader without misunderstanding*". It is the most important factor in written communications. In order to have such a quality, a letter must be understandable and does not require further reading.

Dear student:
Clarity means
"transferring the
writer's thoughts
to the reader
without
misunderstanding

First, be quite clear about what you want to say and then say it naturally in a language your reader will understand just as if you were in conversation with him. For the most part keep your sentences short and avoid the over frequent use of such conjunctions as: and, but, however, consequently, the effect of which would make sentences long.

Confusion in correspondence often arise through a lack of thought and care, and there are a number of ways in which this can occur:

1- Abbreviations and initials. Abbreviations can be useful because they are quick to write and easy to read and understand, but both correspondents must know what the abbreviation stand for.

Some abbreviations are familiar, therefore widely used without expecting any misunderstanding, while other abbreviations like O.N.O (Our Nearest Offer) or P&P (Postage

and Packing) might unlikely to be familiar to your correspondent.

2- Numbers. The use of figures instead of words for dates can create problems, for example; 12.5.11 means 12 May 2011 in British English, where the sequence is day-month-year, but December 5th 2011 in American English, where the sequence is month-day-year.

Numerical expressions can also cause confusion, for example, the decimal point in British and American usage is a full stop, but a comma is used in most continental European countries.

3- Prepositions: Special care should be taken when using prepositions, there is a big difference between:

- The quantity has been reduced to 2000 unit.
- The quantity has been reduced by 2000 unit.
- The quantity has been reduced from 2000 unit.

Dear student:
business letter writing calls for a plain style, a style that is simple, clear and easily understood.

Clarity can be attained by using the following points:

1- Use simple, plain, and familiar words, and prefer short words to long, if they will do just as well, wherever possible, prefer single word to the elaborate phrase.

Commercial correspondence often suffers from an old-fashioned, pompous style of English which complicates the message and gives readers the feeling that they are reading something written in an unfamiliar language, business letter writing calls for a plain style, a style that is simple, clear and easily understood.

Examples

Avoid	Say
1. Accomplish.	1. Do.
2. Purchase.	2. Buy.
3. Utilize.	3. Use.
4. In the near future.	4. Soon.
5. At the present time.	5. Now.
6. For the reason that.	6. Because.
7. Approximately.	7. About.
8. Require.	8. Need.

Put in your efforts to avoid repetition, don't make the opposite mistake of confusing your reader by using different words to express exactly the same meaning.

2- Be consistent; avoid repeating the important word having different meanings.

Examples

Avoid	Say
1- How do you account for the fact that the account is wrong?	1- How do you explain the fact that the account is wrong?
2- Please quote your best price for your best quality coal.	2- Please quote your lowest price for your best quality coal.

3- Be precise; use expressions with precise meanings. When acknowledging a letter, refer to it by date, subject, and reference number (if any). When referring to dates, mention the month by name, and avoid using "instant" or "inst" (for the

present month), "ultimo" or "ult" (for the past month) and "proximo" or "prox" (for the next month).

Also avoid using such vague expressions as considerable quantity, reasonable price, and appreciable rise and, instead, state the quantity, the price and the extent of the rise.

4- Make your sentences reasonably short; a long sentence usually can be divided into several smaller ones, because long sentences look ambiguous, thus you must avoid them.

5- Punctuate the letter content correctly; punctuation marks are helpful to break up long sentences to be easily understood.

Example

Avoid	Say
1- Before you order your records should be reviewed.	1- Before you order, your records should be reviewed.

6- Use active voice instead of passive voice to show your interest in people and to be more direct in expressing your thoughts.

Examples

Avoid (Passive)	Say (Active)
1- He was granted a loan by us.	1- We granted him a loan.
2- Payment of their account will be made by Ahmed next month.	2 - Ahmed will pay their account next month.
3- The letter was not received by us until January 31.	3- We did not receive the letter until January 31.

7- Tabulate your data because this will help your reader focusing his/her attention on them as they will be very clear when numbered or listed on separate lines.

4.2.2. Conciseness

Conciseness means" *saying everything you have to say in fewest possible words*", this means being brief but complete. Conciseness is" *condensing the content of your letter in few words as possible, meanwhile expressing your ideas fully and completely*".

Write relevant ideas using a direct, concise, and exact style, and avoid wordiness by making it a rule to use no more words than needed to make your meaning clear. Businessmen today have many letters to read and welcome the sort of letter that is direct and to the point, because repetition makes the letter boring and wastes time.

Conciseness is an extension of two elements: clarity and courtesy, thus, if you eliminate some words from a sentence and that sentence loses either clarity or courtesy, then it is not concise but merely brief. However, you will always make a sentence more effective if you eliminate some words and the

Dear student:
"Conciseness is" condensing the content of your letter in few words as possible, meanwhile expressing your ideas fully and completely".

sentence does not lose clarity and courtesy. A good writer is a polite one, he uses clear words and straight-forward expressions.

Examples

Avoid	Say
1-Buying a modern machine which is expensive.	1- Buying an expensive modern machine.
2- Please see that an enquiry is conducted to determine the reason.	2- Please find out the reason.
3- Using styles that are out of date.	3- Using old styles.
4- The information is needed in connection with ...	4- The information is needed for ...
5- In the course of the next few days.	5- During the next few days.

4.2.3. Completeness

When the letter represents all the essential ideas and includes whatever details and information needed, it is considered a complete letter, on the other hand incomplete information causes confusion and irrelevance, if the letter is not complete because of missing information this will require further correspondence, and that in turn will result waste in time and efforts.

A business letter must be a vessel of all necessary information, this cannot be fulfilled unless the expressions used completely reflect the sender's thoughts, wishes and demands, and apt to his addressee's wishes, feelings, and needs.

Dear student:
A complete letter represents all the essential ideas and includes whatever details and information needed.

4.2.4. Accuracy

It is important that the language used in writing the letter must be without errors in sentence structure, word use, spelling, grammar, and punctuation. Facts, dates, names, figures, and titles should also be correct.

4.2.5. Good organization

Writing that is easily understood is not clear, concise and forceful only, but it is also well organized. Sometimes, the difference between good and bad organization lies in putting ideas in their proper order.

Dear student, To achieve good organization in your letter, follow these points:

a- Plan your letter.

This includes:

- 1- Writing down all the points you want to cover.
- 2- Arranging these points in a logical order.
- 3- Relating all the units of your message together so that one idea leads to another.

b- Paragraph your letter.

Most letters have three paragraphs:

- 1- First paragraph. The opening sentence or paragraph is important as it sets the tone of the letter and creates a first impression. Generally speaking, you would thank your correspondent for his letter (if there has been a previous correspondence), if necessary introduce yourself and your company, state the subject of the letter and set out its purpose.
- 2- Middle paragraphs. The main part of your letter will concern the points that need to be made, answers you wish to give, or questions you want to ask. As this

depends on the type of the letter you are writing, these topics will be dealt with in the two coming units.

- 3- Final paragraph. In this paragraph you can encourage further correspondence, mentioning that you look forward to hearing from your correspondent soon, this paragraph refers to future actions, also you may want to restate, briefly, one or two of the most important points you made in the main part (middle paragraphs) of your letter .

c- Attaining the desired result.

This means that:

- 1- The letter should start with the good news and ideas which interest the reader, then
- 2- Followed by ideas which need some explanations or reasoning,
- 3- Closing with an incentive to action,
- 4- In the case of unfavorable-news letter, such as refusing an order, or denying a request or a complaint, start in a pleasant way, giving the justifying reasons to make your recipient ready to receive the unfavorable news. Then, give the reasons as to why you cannot fulfill his wishes by analyzing the facts and circumstances causing the present situation. Now you can disclose your disappointing news in a tactful way, indirectly but positively. Finally, end your letter with a pleasant point of interest to show your recipient your desire to keep him/her as a friend and as a customer.

Self-Assessment Questions

- 1- Draw a figure to summarize the basic characteristics of an effective business letter.
- 2- Define the following terms: Courtesy , Clarity, Conciseness.
- 3- How do you plan your letter?

Exercise (4)

a- Which of the following two statements do you think is more accurate?

- 1- The effective business letter always tries to make a good impression on the reader.
- 2- An effective business letter usually tries to make a good impression, but sometimes this is not an objective.

b- Which of the two sentences below is clearer?

- 1- He did not refuse to send the proper amount because he was not informed of the requirements.
- 2- Because he was not informed of the requirements he refused to send the proper amount.

c- In the following three sentences, the writer wanted to say something and make a good impression. Which sentence is concise?

1- During the past two weeks , we have been wondering if you have as yet found yourself in a position to give an indication of whether you have been able to come to a decision on our offer.

2- What about our offer?

3- Could you tell us if you have decided on our offer?

d- Which sentence is more natural?

1- The agency said that it could not be a good job because it did not have enough money to hire enough people.

2- It is operational deficiencies were attributed by the agency to lack of personnel resulting from budget limitations.

e- Which sentence is more courteous?

1- May we please have your check for YR 22750 by December 1?

2- Submit your check of YR 22750 not later than December 1?

f- Which sentence is more personal?

1- It is hoped that the difficulties of the past two weeks have been overcome.

2- I hope that you have overcome your difficulties of the past two weeks.

g- Which sentence is more natural?

1- In the event that this does not meet with your approval, please notify this writer as to your wishes.

2- If you do not approve of this, please let me know what you want.

h- Which sentences are courteous?

1- A prompt reply would be very convenient for me.

2- Please accept my apologies for not answering your letter sooner.

3- May I visit you sometimes during next month.

4- If you had read the directions on the box carefully, you would not have broken the antenna while unpacking your radio.

i- Which sentence are personal?

1- A decision to use the heat - sealing packaging process has been reached, and orders for the necessary equipment will be forthcoming.

2- This letter is to acknowledge receipt of the letter of July 12 and to inform those concerned that proper action has been taken.

3- I'm sorry to tell you that we have decided to award the contract to Mr. Mohammad.

5- I'm happy to tell you that we have credited your account with YR 18550.

Exercise (5)

Complete each of the following by choosing the right answer from those in 1, 2, 3, or 4.

- a- A concise letter is that which
 - 1- Takes the reader's feelings into account.
 - 2- Includes correct grammar and spelling.
 - 3- Is misunderstood by the reader.
 - 4- Does not waste words.

- b- Courtesy means
 - 1- Politeness.
 - 2- Rudeness.
 - 3- Confidence.
 - 4- Flattery.

- c- Personalization means
 - 1- Using the pronoun "you".
 - 2- Considering the reader first.
 - 3- Using the pronouns "I" and "we".
 - 4- Avoiding the pronouns "I" and "we".

Exercise (6)

The words in column (A) below can be replaced by the words in column (B), match them

column (A)	column (B)
a- as requested by your memorandum.	1- To analyze.
b- This office has initiated.	2- The last six months.
c- An analysis.	3- We have begun.
d- The six months just past.	4- as you asked

Exercise (7)

Rewrite the following sentences with the “you” approach:

- a- I’m always glad whenever anybody asks me to explain the ABC Computing System.
- b- It has been a pleasure to work mutually on this project.

Exercise (8)

Give the following sentences a more pleasant tone by making them more natural, friendly, courteous, and personal. Concentrate on giving the proper emphasis to “I”, “you” , and “We”:

- a- It is pleasure to send this check.
- b- If an additional YR 50,000 in the loan can be increased.
- c- We want to give the assurance that your request will be given immediate attention.
- d- We are happy to be in a position to supply this information.

Exercise (9)

The following is a list of phrases often found in business letters. Some are desirable, others should be avoided. Indicate which of these phrases are courteous or friendly.

- | | |
|-----------------------------|--|
| a- We are pleased ... | i- It should be clearly understood that... |
| b- I appreciate... | j- May I ask you to...? |
| c- It is obvious that ... | k- It was nice of you to... |
| d- We suspect that... | l- I am glad to ... |
| e- You claim that... | m- I am sorry that... |
| f- Thank you for... | n- We must ... |
| g- Please let me know if... | o- You forget to... |
| h- Will you please... | |

Exercise (10)

Each word or phrase in the column on the right is a modern substitute for a word or phrase in the traditional column on the left. Match them.

Traditional	Modern
a- Kindly.	1- Instead of.
b- Advise us.	2- Say.
c- Tender.	3- Please.
d- This will acknowledge you.	4- Thank you for.
e- Endeavor.	5- Now.
f- In view of the fact that.	6- As soon as.
g- Under date of.	7- Since, because.
b- In lieu of.	8- For.
i- In the amount of.	9- Let us know.
j- We deem it advisable.	10- We suggest.
k- State	11- We think.
L- Not in a position to.	12- Offer, send.
m- In compliance with your request.	13- Try.
n - It is our opinion.	14- On
o - At the present time.	15- Cannot.

Exercise (11)

Fill in the blanks:

- a- By omitting unnecessary details and expressions, your letter will be
- b- , , , are the characteristics of the structure.
- c- The basic Characteristics of business Letters are: and
- d- The transfer of the writer's thoughts to a reader without misunderstanding is called.....

5 Terminologies

Acknowledgment	إشعار / إعلام	Ideas	أفكار
Action	تصرف / عمل	Impression	انطباع
Active voice	مبني للمعلوم	Improper	غير مناسب
Accuracy	الدقة / الصحة	Incentive	محفز / باعث
Adopt	يتبنى	Intangible	غير ملموس / معنوي
Advantages	مزايا / فوائد	Introduction	مقدمة
Agencies	وكالات	Influence	تأثير
Aims	أهداف / غايات	Justifying	مبرر
Antagonize	يعادي / يخاصم	Language Techniques	أساليب اللغة
Arranging	ترتيب	Lead	تؤدي / تقود إلى
Attempts	يحاول / تحاول	Logical	منطقي
Attitude	اتجاه / موقف	Means	أداة / وسيلة
Awareness	حذر / انتباه / اهتمام	Meet	مقابلة / إيفاء
Behavior	سلوك / تصرف	Message	رسالة
Booklet	كتيب	Natural	طبيعي
Brief	مختصر	Naturalness	(تصرف بشكل طبيعي) الطبيعة
Business Letter	رسالة تجارية	Numerous	متعددة / متنوعة
Business firm	منشأة أعمال	Object	هدف / غرض
Characteristics	خصائص	Obliging	لطيف / مهذب

Clarity	وضوح	Obtain	يُحصل على
Coherent	متناسك	Official	رسمي
Communication	اتصال	Oral(Verbal)	شفهي
Compact	محكم	Organization	تنظيم/منظمة
Complete	كامل	Outlandish	غريب/غير مألوف
Conciseness	اختصار	Passive voice	مبني للمجهول
Confusing	مربك	Payment	سداد/ دفع
Courtesy	مجاملة/لباقة/ لطف	Permanent	دائم
Confidential	سري	Personal touch	لمسة شخصية
Consideration	مراعاة الآخرين/احترام	Personalization	الشخصية
Conversation	محادثة	Plain	واضح
Convince	يقنع	Polite	مؤدب
Cover	يغطي/تغطي	Precise	دقيق
Convey	ينقل/يسلم	Previous	سابق
Debtor	مدين	Private (Personal)	خاص (شخصي)
Dictate	يملئ	Produce	ينتج
Diplomatic	دبلوماسية	Progeny	وليد/نتاج
Disposition	ميل/ رغبة	Prominent	بارز/ شهير
Distract	يصرف انتباه	Promote	يشجع
Documented	مؤثق	Pronoun	ضمير
Effective	مؤثر / فعال	Proper tone	أسلوب مناسب
Eliminate	يُحذف	Prospective	مرتقب/متوقع

Essential	أساسي/مهم	Provide	يوفر
Establish	يكون/يؤسس	Punctuate	ترقيم
Exchanged	متبادلة	Rapport	علاقة/صلة
Exercising	يمارس	Reader-oriented	موجهة للقارئ
Explanation	توضيح/ تفسير	Reasonable	معقول
Expression	تعبير	Recipient	مستلم
Extension	امتداد	Remaining	متبقي/باقي
Facts	حقائق	Repetition	تكرار
Familiar	مألوف	Simple	بسيط
Favorable	مفضل/مرغوب فيه	Sincerity	إخلاص/صدق
Fewest	أقل ما يمكن	Social matters	شؤون اجتماعية
Filing system	نظام حفظ الملفات	Structure	شكل
Financial	مالي	Subject	موضوع
Firm	حازم	Tactfully	ذوق/لباقة
Forceful	قوي/فعال	Tone	لهجة/أسلوب
Foreign trade	تجارة خارجية	Transmit	ينقل
Formal	رسمي	Wordiness	إسهاب
Functions	وظائف	Wording	تعبير، صياغة
Genuine	حقيقي	Viewpoint	وجهة نظر

6 Overview

Dear student,

We hope that you have learnt a great deal from this unit which constitute the background of the commercial correspondence subject. However, it would be useful to remind you of the major topics covered in it.

Correspondence is considered an important tool of the written communication which constitute a significant part of the communication system. It has three kinds and commercial correspondence one of them, it can be accomplished by letters, faxes, or emails.

Business letters can be defined in more than one way, they have many advantages, and are used in business organizations to achieve three general functions. An effective business letter should have the characteristics of the tone and the characteristics of the structure.

7 Preview of Unit Two

Unit two is about the form of the letter, it deals with subjects that help you to write and address the business letters such as : parts of the letter (main ones and secondary ones), styles of typing and punctuating the letter, and finally how to address the envelope.

8 Answer Key

Exercise (1)

Question No.	a	b	c	d
Answer Symbol	3	4	1	2

Exercise (2)

a- Kinds of correspondence are:

- 1- Private (Personal) Correspondence.
- 2- Official Correspondence.
- 3- Commercial (Business) Correspondence.

b-The main Commercial Correspondence tools are:

- 1- Letters.
- 2- Faxes.
- 3- Emails.

c- The advantages of the fax as a mean of commercial correspondence are:

- 1- A fax message is used when speed is important and the recipient does not have email.
- 2- For documents containing diagrams or drawings, it is very useful.
- 3-When you have to send the message quickly to many different recipients at the same time.

d- It is unfavorable to fax messages that contain confidential information, because it is an open system and can easily be accessed by outsiders.

Exercise (3)

Question No.	a	b	c
Answer Symbol	2	1	3

Exercise (4)

Question No.	a	b	c	d	e	f	g	h	i
Answer Symbol(s)	2	2	3	1	1	2	2	2,3	3,4

Exercise (5)

Question No.	a	b	c
Answer Symbol	4	1	3

Exercise (6)

Column (A)	a	b	c	d
Column (B)	4	3	1	2

Exercise (7)

- a- * I'm happy to answer your question(s) about the ABC Computing System.

Or:

- * Thank you for your interest in the ABC Computing System.

Or:

- * I'm happy to explain the ABC Computing System to you.

- b- * I have enjoyed working with you on this project.

Or:

- * It has been a pleasure to work with you on this project.

Exercise (8)

- a- I am (We are) pleased (glad, happy) to send you this check.
- b- If you need an additional YR50000 , we(you, I) can increase your loan.
- c- I (want to) assure you that we (I) will give your request immediate attention.
- d- I am happy (to be able) to supply this information to you.

Exercise (9)

The courteous or friendly phrases are:

- | | |
|-----------------------------|-----------------------------|
| a- We are pleased ... | h- Will you please... |
| b- I appreciate... | j- May I ask you to...? |
| f- Thank you for... | k- It was nice of you to... |
| g- Please let me know if... | l- I am glad to ... |
| | m- I am sorry that... |

Exercise (10)

Traditional	Modern
a- Kindly.	3- Please.
b- Advise us.	9- Let us know.
c- Tender.	12- Offer, send.
d- This will acknowledge you.	4- Thank you for.
e- Endeavor.	13- Try.
f- In view of the fact that.	7- Since, because.
g- Under date of.	14- On.
b- In lieu of.	1- Instead of.
i- In the amount of.	8- For.
j- We deem it advisable.	10- We suggest.(or) 11- We think.
k- State	2- Say.
L- Not in a position to.	15- Cannot.
m- In compliance with your request.	6- As soon as.
n - It is our opinion.	10- We suggest.(or) 11- We think.
o - At the present time.	5- Now.

Exercise (11)

- a- By omitting unnecessary details and expressions, your letter will be concise .
- b- Clarity , conciseness , completeness , accuracy

, good organization are the characteristics of the structure.

- c- The basic Characteristics of business Letters are:
characteristics of the tone and characteristics of the structure .
- d- The transfer of the writer's thoughts to a reader without misunderstanding is called clarity .

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Unit 2



Business Letters Format



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1 Introduction

1.1. Preview

Dear student,

Welcome to the second unit of Commercial Correspondence and Terminologies course, which consists of four units. This unit represents the form of business letters, because besides the qualities of the tone and the structure, the effective business letter must be well laid out, attractive in appearance, properly punctuated, and sent in well addressed envelope (if it well be sent by mail).

This unit will help you to recognize and understand the parts of the business letter and the styles of typing and punctuating the letter and how to send it by using the suitable envelope. So this unit will enable you to write a business letter in the best form.

1.2. Objectives

Upon completing this unit you are expected **dear student** to be able to:

- 1- Recognize the main parts of the business letter, and understand how to write every one of them.
- 2- Recognize the secondary parts of the business letter, and understand how to write every one of them.
- 3- Understand the characteristics of every style of typing business letters and decide when to use it.
- 4- Learn how to use any of the three styles of punctuating the business letter.
- 5- Use the right rules to address the envelope whether was an ordinary or a window envelope.
- 6- Answer the exercises ,self-assessment questions, and do the activities that included in the unit.

1.3. Unit Sections

Dear student,

This unit is divided into four sections; the first section represents the main parts and the secondary parts of the letter, and this section will achieve the first two objectives.

The second section introduces the styles of typing business letters and shows the differences between them, and this section will achieve the third objective, the third section demonstrates the styles of punctuation business letters, and this section had achieved the fourth objective.

Finally the fourth section represents the rules to address the envelope and how to use the window envelope, and this section will achieve the fifth objective.

1.4. Supplementary Readings

What do you need to study in this unit?

Dear student, Regarding this matter, you are advised to refer to the terminologies list at the end of the unit, you also need to get a good English/Arabic dictionary to help you in translation.

1.5. Helping Reading

Dear student, We also recommend you to browse the Web and try to download articles about business correspondence or commercial correspondence. Listed below are some articles chosen from the Web:

1. http://www.esl.about.com/cs/onthejobenglish/a/a_basbletter.htm
2. <http://www.articlesbase.com/languages-articles/a-few-rules-of-english-commercial-correspondence-206670.html>.

3. <http://www.oup.com/elt/catalogue/isbn/5932?cc=global>
4. http://www.google.com/search?hl=ar&source=hp&q=business+letter&lr=&aq=3&aqi=g10&aql=&oq=business+&gs_rfai
5. <http://www.instantbusinessletterkit.com>
6. http://www.en.wikipedia.org/wiki/Business_letter

2 Parts of the Business Letter

Dear student,

For writing a successful business letter, you should know how to arrange the different parts of the letter, these parts are classified into two categories : "*Main Parts*" and "*Secondary Parts*".

And, while the existence of the main parts is necessary in any business letter, the use of secondary parts is occasionally, in other words the secondary parts are used when needed and in special situations.

2.1. Main parts of the letter

Dear student,

Any business letter usually consists of seven main parts:

- a- The heading.
- b- The date.
- c- The inside address.
- d- The salutation.
- e- The body.
- f- The complimentary close.
- g- The signature.

Figure (3) shows these seven parts.

Figure (3)
The main parts of the letter

The diagram illustrates the structure of a letter with the following components:

- 1- Heading:** Located at the top right, consisting of two horizontal lines.
- 2- Date:** Located below the heading, consisting of a single horizontal line.
- 3- Inside address:** Located to the left of the date, consisting of three horizontal lines.
- 4- Salutation:** Located below the inside address, consisting of a single horizontal line.
- 5- Body:** The main content area, consisting of five horizontal lines.
- 6- Complimentary close:** Located at the bottom right, consisting of a single horizontal line.
- 7- Signature:** Located below the complimentary close, consisting of a single horizontal line.

2.1.1 . The heading

The heading (or the letterhead) includes the name of the firm (sender) and its address, usually printed at the top of the page. Headings differ greatly, but they contain at least the essential information about the firm such as: the

name of the firm, the type of business, the street name or street number, the district, and the name of the city. To these main items some additions may be added such as the telephone number, fax, e-mail, and an attractive trade mark or a picture of the building.

Examples

1-

LABORATORIOS KIN S.A.
Ciutat de Granada ,123
E-08018 Barcelona - Spain
WWW.Kin .es , e-mail : Kin @ kin .es

2-

Laser Shaving (U K) Ltd
Wembley HAO 1 JJ
United Kingdom
E-mail: Laser worldwide @ aol. Com

Anyway the heading must be written completely, in a correct manner, and usually placed on the top center, left, or right of the paper.


Most firms when writing a business letter they use template where their own heading is preprinted (available stationary of the firm), so they can avoid any mistakes that may occur when typing the heading, because they must type the heading each time they want to correspond. Moreover if the heading contains any design ,emblem, or a trademark these templates are the only way to do so.

3-



**Glazier House, Green Lane
Derby DE1 1RT, UK
Telephone: +44(0)1332 45790
Email: jayn@crystal.com. www.britishcrystal.com**

4-



**THE JAMESON CONSTRUCTION
CO.PTY.**

Harbour Road
Melbourne 6, Australia

Some business firms use a special horizontal margin at the bottom of the paper to print some parts of their heading, such as: secondary parts of the address, e-mail, telephone number(s), telex number...etc.

5-



Previously the responsibility of designing the firm's letterhead was left to the secretary, but nowadays many firms engage experts to design attractive headings that expresses the personality of the firm, yet the heading may be designed to give a symbolic impression of the business it represents and should at the same time reflect the dignity of the firm.

2.1.2. The date

The date line consists of the day, month, and year, which is placed two or three spaces below the last line of the heading and begins at such a point from the center of the page that the figures of the year end at or near the right hand margin (the upper right – hand corner of the paper). The date also may be written at the center.

When writing the date you can either begin with the day followed by the month then the year, or begin with the month followed by the day then the year.

Examples

1-

March 22, 2010

2-

22 March 2010

Also writing the day with or without the abbreviation (st), (nd), or (th) is considered acceptable.

Examples

3-

31st January 2011

4-

31 January 2011

Notice that the forms in examples (2), (3) , and (4) above are commonly used in business letters, the form in examples (2), (4) is probably considered the simplest and clearest of all other forms. Some firms insist on a comma before the year as a separation between the figures of the day and the figures of the year as in the form in example (1), while other firms which use the forms in examples(2), (3), and (4) consider this unnecessary.

The date should not be abbreviated, as this reflects carelessness and loses dignity, moreover it is important

to notice that the month should not be written in figures, because this may result in confusion, for example, "12.2.10 " means " 2 December 2010 " in American English, where the sequence is month – day – year, but "12 February 2010 " in British English , where the sequence is day – month – year.

Remember that you can choose the form you prefer to use it in writing the date, but you should be consistent throughout your correspondence.

2.1.3 The inside address

Dear student:

It is the full name and address of the person or organization you are writing to, it should be written on the left hand.

It is the full name and address of the person or organization you are writing to, it should be written on the left hand, two spaces below the date, special care must be given to the correct spelling of names and titles of people.

Names of persons, firms, streets, etc. should be written as indicated in the source you got the address from. These details should not be abbreviated, for example, if you are writing to "Mr. Ibrahim Abood Yaseen", do not write his name as "Mr. I.A.Yaseen" or "Mr. I.Abood yaseen" or "Mr. Ibrahim.A. Yaseen".

Special care should be given to spell the addressee's name correctly, misspelling his name may provide the impression that you have little respect for him, because people are usually proud of their names, so don't address "D.A.Cree" as "D.A.Cee".

The following courtesy titles are used before the name of the addressee:

Courtesy title	Usage	Example
Mr.	before the name of a man.	Mr. Salim K. Mahmood. .
Mrs.	before the name of a married woman.	Mrs. I. Yaseen.
Miss.	before the name of an unmarried woman.	Miss. Afrah. m. Saeed.
Ms.	before the name of a married or single (unmarried) woman.	Ms. Nadia F. Yasir.
Messrs.(1)	- when addressing more than one person. - when addressing to a firm with names of persons.	- Messrs ⁽¹⁾ . T. Ahmed and S. Majid. - Messrs. Fuad &Co.
The	before the name of firms without names of persons.	The International Bank of Yemen.
Prof. , Dr.,...etc.	before the name of a person who has academic, medical, military or aristocratic title.	- Dr. Jamal Bamashmos. - Prof. Mohammad K. AL-Sayani.

¹ "Messrs." Is an abbreviation of "Messieurs" ,the French word for "Gentlemen".

Notices:

1- It is advisable to use "*Ms.*" When you are not sure whether the woman you are writing to is married or not, or you don't know which title she prefers.

2- All these courtesy titles are also used in the salutation.

3- The title "*Esq.*" is rarely used in commercial correspondence, because it is legally restricted to certain classes of persons (judges, magistrates, and barristers), but if you have to use it in your correspondence remember that it must be used instead of the title "*Mr.*", and be placed after the name of the person, for example "*S. Ali Esq.*", never use "*Mr.*" and "*Esq.*" at the same time, for example "*Mr. K. John Esq.*", because this form is considered wrong.

In general, the inside address takes three forms depending on the nature of the address:

1- Addressing an individual in a business:

Mr. Jasim M. Salam
Modern Industries Co.
Dammam
Saudi Arabia.

Mr. H. Majid
Majid Enterprises
Great Road
Bombay
India.

2- Addressing an anonymous employee in a company:

The Marketing Manager
Medical Union Pharmaceuticals
Abu-Sultan, Ismailia
Egypt.

After writing the receivers name (an individual or an anonymous employee in a company -as above-), the name of the firm must be written in a separate line below, followed by the full address of the firm which -almost- consists of the following details:

- a – The number or name of the street, avenue, or road, and there is no need to use the word " *Number*" or its abbreviation "*No.* " .
- b – In the same line and after a separating comma, the building, apartment, or suit number is written.
- c – The name of the town or the city, the district, and the zip code number-if any- is written in a separate line below.
- d – In the last line of the inside address the name of the country is stated.

Dear student,

Notice that while the address of the street, avenue, building,...etc. should be written in full and not abbreviated, the words themselves may be abbreviated, and as follows:

The word	The abbreviation
Avenue	Ave.
Apartment	Apt.
Building	Bldg.
District	Dist.
Road	Rd.
Square	Sq.
Street	St.

3- Addressing the firm itself (using the same details explained above):

The Insurance & Trading Agencies (Y) Ltd
P.O.Box 1241
Sana'a
Yemen.

The Aluminium Alloy Co. Ltd.
79 Prince Albert St.
Birmingham B21 8DJ
UK.

National Australian Bank
632 George Street
Sydney NSW2000
Australia.

2.1.4. The salutation

The salutation in a letter is an essential ingredient. It is the greeting with which the business letter begins, and usually typed at the left margin, a double space under the last line of the inside address.

The choice of salutation depends on the personal relationship between the writer and the reader, and on the form of the inside address as well.

The most commonly used salutation for a letter addressed to a company is "*Gentlemen*"⁽²⁾ or "*Dear Sirs*"⁽³⁾. For a letter addressed to a person, use the form of salutation that best reflects the degree of formality or informality you consider appropriate under the circumstances.

The table below shows the different salutations used (arranged from the most to the least formal):

Dear student:
The salutation is the greeting with which the business letter begins, and usually typed at the left margin, a double space under the last line of the inside address.

² The usual salutation in British .

³ The usual salutation in U.S.A.

Salutation	Usage	Example
Dear Sirs	If you are addressing a company rather than a person within the company.	Dear Sirs,
Dear Sir	The customary greeting in a business letter, and usually used when the correspondent is unknown to you and may be either a man or a woman.	Dear Sir,
Dear Madam	used in a letter written to a woman, whether single or married, whose name you do not know.	Dear Madam,
Dear Sir / Dear Madam	If you know the name of the person ,but wish to remain extremely formal.	- Dear Sir, - Dear Madam,
Dear (courtesy title and surname)	used in a letter written to a man / or woman whose name you know, and have a formal relationship with.	- Dear Mr. AL-Salim, - Dear Mrs. AL-Hori, - Dear Ms. Huda Ryad, ⁽⁴⁾
Dear (name) ⁽⁵⁾	used in a letter written to a man / woman whom you have a personal relationship ⁽⁶⁾ .	Dear Ziad,

⁴ Use this if you are writing to a woman and do not know her marital status unless asked to use Mrs. or Miss and the use of it has become quite common in recent years.

⁵ This form is the warmer and more friendly greeting.

⁶ Use if the person is a close business contact or friend.

Notices:

1- When writing to an addressee you know his (her) name, such as "Samir Ali", but you do not know him well, use the following salutation:

Dear Mr. Ali,

In this case the word "Dear" is followed by a courtesy title and the person's surname, it is wrong to use initials or first names, e.g.:

Dear Mr. S. Ali,

Dear Mr. Samir Ali,

2- When writing to an addressee you know his (her) name, such as "Samir Ali", and you know him well, use the following salutation:

Dear Samir,

In this case the word "Dear" is followed only by the first name of the addressee.

3- The comma after the salutation is optional, but it is preferable to be used, in American English a colon is usually used after the salutation, e.g.:

Dear Mr. Ali:

4- Deleting the salutation line altogether or inserting "To Whom It May Concern" in its place, however, is not always a good solution, it's quite impersonal, and can only be used when the writer is unfamiliar with both the person and the company that is being addressed.

2.1.5. The body of the letter

It contains the message we want to convey to the reader, and is arranged in paragraphs each one deals with one point of the message, just as in a composition where each separate idea is expressed in a separate paragraph. Short paragraphs are more easily read and more quickly understood than long ones. The qualities of an effective letter – as shown in unit one – should be applied to this part of the letter.

The body begins two spaces below the salutation and is generally single spaced (leave a double space between the paragraphs). The text of the message depends on the subject about which the letter is written.

Before you begin to write or dictate, ask yourself the following questions:

- 1) What is my aim in writing this letter?
- 2) What do I hope to achieve?
- 3) What is the best way to go through?

Some letters are very short and many consist of only one paragraph. Many others fall naturally into the framework of the following three – paragraphs plan:

- 1) First paragraph (the opening) takes the form of an introduction or of an acknowledgment if there has been previous correspondence.

Examples:

- a- With reference to your phone call today,
 - b- With reference to your advertisement in,
 - c- With reference to your letter of 12th December ,
 - e- Thank you for your letter of April 25th .
- 2) Second (the middle or main part) gives information, states the facts, and explains the purposes or reasons for writing .

Examples:**a- The Reason for Writing:**

- 1- I am writing to inquire about... .
- 2- I am writing to apologize for.... .
- 3- I am writing to confirm

b- Requesting:

- 1- Could you possibly... ?
- 2- I would be grateful if you could.....

c- Enclosing Documents:

- 1- We are enclosing our catalogue, price list...etc.
- 2- Please find enclosed.....

3) Third (the closing part) contains closing remarks and refers to future action.

Examples:**a- Closing Remarks:**

- 1-Thank you for help, please contact us again if there are any problems.
- 2- When replying, please state terms of delivery and payment.

b- Reference to Future Action:

- 1- I (We) look forward to hearing from you soon.
- 2- I (We) look forward to meeting you next Monday.
- 3- I (We) look forward to receiving your order.
- 4- We may have the pleasure of further orders from you.

2.1.6. The complimentary close

It is the polite ending which concludes a letter. It is comparable to the few words of farewell we say at the end of a conversation when we part from each other. It is placed two spaces below the last line of the letter proper

except in the case of a very short letter when more space is left.

Only the first letter of the first word is capitalized, an optional comma is placed at the end. The complimentary close begins about halfway across the page allowing the signature to slope, and finish at or near the right hand margin.

The most common forms used are as follows:

Complimentary Close	Usage
Yours faithfully, or (Faithfully yours)	If you don't know the name of the correspondent, and is considered the standard form for business letters.
Yours sincerely, or (Sincerely yours)	If you know the name of the correspondent, usually used for business and personal letters between people who are acquainted with each other.
Yours truly, or (Truly yours)	For business letters between individual private persons.
Yours very truly, or (Very truly yours)	Used to express more feeling, to express gratitude or thankfulness for a service rendered.
Yours very sincerely, or (Very sincerely yours)	Again this expresses more feeling, when refusing a request without wishing to offend.
Best wishes, or Best regards	If the person is a close business contact or friend.

Notices:

1- "*Yours truly*" is rather less formal than "*Yours faithfully*", but it is now little used except where there is a personal relationship.

2- Even in formal commercial correspondence Americans tends to use "*Yours truly*" or "*Truly your*", which is unusual in the UK.

3- "*Yours respectfully*", at one time used in letters to superiors, is now obsolete, and considered old-fashioned phrase.

The expression used must agree in the degree of formality with the salutation used. The following salutations, with their matching closers, are the ones most commonly used in the modern business letter.

Salutation	Complimentary close	Comment
Dear Sir(s), Dear Madam,	Yours faithfully Or Yours truly	Formal, used as standard practice.
Dear Mr., Mrs., Miss. or Ms.	Yours sincerely	Informal, used among persons known to each other or where there is a wish to dispense with formality.
Dear (name)	Best wishes, or Best regards	The more informal, used when writing to someone you know well.

2.1.7 The signature

The signature (also known as the "*Signature Block*") usually typed four lines below the complimentary close, it must contain the sender's pen-written name (handwritten signature), and type-written name, it may also include his job title (his position in the company), the name of the

department he represents. If it is necessary to mention the name of the company (such as in cases 2,3,4), place it in the first line in the signature block, and as follows:

.....Complimentary Close
Name of the Company
Handwritten Signature
Typed Name
Job Title

For a woman writing to a stranger and wants to make her marital status clear, she can use : "*Miss*", or "*Mrs.*" in brackets before or after her first name e.g.:

(Miss) Salma M. Saleem

Salma M. Saleem (Miss)

No punctuation mark follows the signature, it is important to make the signature clear and also even not on a slant. But as most signatures are generally unreadable it has become a common practice to typewrite the sender's name under his signature, or impress it with a rubber stamp.

The signature may take one of the following forms depending on the case:

1) When a man is in business by himself, the surname must be written in full, preceded by the first name or names partly or completely initialed in order to make the signature short.

Example

Yours Faithfully

Salah. M. Hamadi

Salah. M. Hamadi

2) A partner in a firm owned by more than one person will sign his name under the name of the company which is typed or stamped.

Examples

a-

Walid & Salman

F. Walid

F. Walid (Mrs.)

b-

Hamid & Sons

B. Hamid

B. Hamid

The name of the firm may be preceded by "for" or "pro".

Examples

a-

For Abdul Salam kamal & Co.

A. Kamal

A. Kamal

b-

Pro Sami Jalal & Co.
D. Sultan
 D. Sultan

3) In case of limited liability company or a bank, the person who signs will write his name under the name of the company or bank and add his capacity -the post he holds- below his signature, the name of the company may be preceded by either of "for", "per pro", or "p.p." ⁽⁷⁾.

Examples

a-

For New Egypt City Co. Ltd.
E. Salim
 E. Salim
 Sales Director

b-

P.P. Hodeidah Co., Ltd.,
M. Atheer
 M. Atheer
 Manager

⁷ "pre pro" and "p.p." are abbreviations mean "pre procurement" which means that the person who signs has "P.A." (Power of Attorney) which is a legal document that entitles one to sign on behalf of another.

4) A clerk or an employee, by whom unimportant letters are signed without being given power of Attorney, will sign or initial his name as follows :

Example

For Zaki Talal & Co.

S. Ahmed

S. Ahmed

Self-Assessment Questions

- 1- How many parts a business letter is divided into? Name them?
- 2- What are the main parts of business letter? Name them?
- 3- What are the different methods of writing the date? Give examples?
- 4- If you wish to write a letter, addressed to a particular individual, how would you indicate this?
- 5- What are the different forms of salutations generally used in business letters?
- 6- What does the body of a letter contain? and how is it arranged?
- 7- What questions you have to remember before starting to write or dictate the body of the letter?
- 8- What does the complimentary close consist of?
- 9- Write in a table-form pairs of salutations and complimentary closes suitable for use together?

Activity

It is useful **dear student** to draw a plan on a full sheet of letter paper to show the position of the main parts of a business letter.

Exercise (1)

Choose the most appropriate answer for each of the following:

a- The part of the letter that contains the day, the month, and the year is the

- | | |
|--------------------|-------------------------|
| 1- Heading. | 2- Date. |
| 3- Inside address. | 4- Complimentary close. |

b- The inside address is typed

- | | |
|-------------------------|------------------------|
| 1- At the right margin. | 2- Above the heading. |
| 3- Above the date. | 4- At the left margin. |

c- The suitable title for addressing an unmarried woman is

- | | |
|----------|------------|
| 1- Mrs. | 2- Messrs. |
| 3- Miss. | 4- Mr. |

d- The subject line serves as

- | | |
|-----------------|-----------------------------|
| 1- A greeting. | 2- A guide for filing. |
| 3- A reference. | 4- A matching second sheet. |

e- The most commonly used salutation for a company is:

- | | |
|---------------|-------------|
| 1- Dear Sirs. | 2- Dear Mr. |
| 3- Dear Miss. | 4- Sir. |

Exercise (2)

Study these examples and choose the suitable salutation and complimentary close for each one:

a-

A. S. John
Commercial officer
The Eagle Co.
24 South Bank
BOSTON
Mass 02116
USA

b-

Commercial officer
The Eagle Co.
24 South Bank
BOSTON
Mass 02116
USA

c-

The Eagle Co.
24 South Bank
BOSTON
Mass 02116
USA

Exercise (3)

Match each of the following terms with its definition:

The Term	The Definition
a- Complimentary close.	1-It is the full name and address of the person receiving the letter.
b- Inside address.	2- It is the full name and address of the sender.

c- Messers.

d- Heading.

3- It is a form used when addressing more than one person.

4- This is the friendly ending that concludes the letter.

Exercise (4)

Fill in the blanks:

- a- The is the polite ending which concludes a letter.
- b- The paragraph of the letter gives information and states facts.
- c- To avoid any mistakes that may occur when typing the heading you can use

Exercise (5)

For each of the following sentences indicate whether it is true (T) or false (F) and correct the false one:

- a- It is correct to use the courtesy title "Ms." if your correspondent is a female and you do not know her marital status.
- b- In USA , a date written 10.7.10 means 10 June 2010.
- c- If you know your correspondent well you can use "*Best wishes* " as a complimentary close.
- d- If the letter begins with the correspondent name, e.g., "*Dear Mrs. Farook*", it will close with "*Yours sincerely*".
- e- If you are writing to "*Mr. Hassan Ibrahim Adil*", the salutation would be "*Dear Mr. H. I. Adil*".

2.2. Secondary parts of the letter

Dear student,

Besides the main parts of the letter, there are eight other additional parts called "*Secondary parts*". They are included partly or entirely according to the appreciation and need of the writer or the subject of the letter, so they are occasionally used for special reasons. These secondary parts are:

- a- References.
- b- Attention line.
- c- Subject line.
- d- Reference initials.
- e- Enclosure notation.
- f- Carbon copy notation.
- g- Post script.
- h- Second pages.

Figure (4) shows both the main and secondary parts of the letter.

Figure (4)
The main and secondary parts of the letter

<u>Heading</u>	
References	Date
_____	_____
_____	Inside address
_____	Attention line
_____	Salutation
_____	Subject title
_____	Body
_____	_____
_____	Complimentary close
_____	Signature
_____	Reference initials
_____	Enclosure notation
_____	Copies notation
_____	Post-Script notation

2.2.1 References

Reference consists of numbers, letters, or numbers and letters to enable replies to be linked with earlier correspondence and ensure that they reach the right person or department without delay. Failure to quote your correspondent's references may cause inconvenience and is rightly regarded as discourtesy. Many letter-heads provide spaces for references e.g.,

Dear student:
Failure to quote your correspondent's references may cause inconvenience and is rightly regarded as discourtesy.

Your ref. :

Our ref. :

But where this is not so, the best place for the writer's reference is at the beginning, in the upper left-hand corner of the letter, below the heading and in line with the date.

Example

Our ref. : LBR/AC

29th June 2011

There is a quite large variety of references in use today, depending on the filing system used by the firm. But when a reference is used, it should be quoted in the reply too.

Example

In the sender's letter

Atheer M. Falih and Sons
Palestine Street
Baghdad, Iraq.

Our ref.: BF/59

12th December, 2010

The Managing Director
Gemihan Fashion
Block 532 Seragoon North
Avenue 4
Singapore.

Dear Sir,

In the receiver's letter

Gemihan Fashion
Block 532 Seragoon North
Avenue 4, Singapore.

Your ref.: BF/59

29th December, 2010

Our ref.: AM/96

Atheer M. Falih and Sons
Palestine Street
Baghdad
Iraq.

Dear Sir,

Notice in the reply letter above, that the Sender's references is stated in the first line, whereas the receiver's references comes in the next line. Some receivers prefer to indicate the references of the sender in the body of the letter.

Example

In the receiver's letter

Gemihan Fashion
Block 532 Seragoon North
Avenue 4, Singapore.

Our ref.: AM/96

29th December, 2010

Atheer M. Falih and Sons
Palestine Street
Baghdad
Iraq.

Dear Sir ,

With reference to your letter No. BF/59 dated 12th
December, etc.

If the sender did not use any references in his (her) letter, the sender can refer to the date of the sender's letter, this can be done either in the "*Your ref* " part (as in case (1) in the following example), or in the body of the letter (as in case (2) in the following example).

Example**In the sender's letter**

Atheer M. Falih and Sons
 Palestine Street
 Baghdad, Iraq.

12th December, 2010

The Managing Director
 Gemihan Fashion
 Block 532 Seragoon North
 Avenue 4
 Singapore.

Dear Sir,

In the receiver's letter

Case(1)

Gemihan Fashion
 Block 532 Seragoon North
 Avenue 4, Singapore.

Your Ref.: 12th December, 2010 29th December, 2010
 Our Ref.: AM/96

Atheer M. Falih and Sons
 Palestine Street
 Baghdad
 Iraq.

Dear Sir ,

Case (2)

Gemihan Fashion
Block 532 Seragoon North
Avenue 4, Singapore.

Our ref.: AM/96

29th December, 2010

Atheer M. Falih and Sons
Palestine Street
Baghdad
Iraq.

Dear Sir ,

With reference to your letter of 12th December, etc.

2.2.2. Attention line

An alternative to include the receiver's name or job title in the letter is to use an attention line where the "*For attention*" headings are written in. These headings are used when it is desired to address a letter to a particular member or special person in the organization. The "*For attention*" heading is typed two line-spaces under the inside address, and two line-spaces above the salutation, and to emphasize it more you may underline it .

Examples:

1-

The Secretary
Modern Electrical Co., Ltd.
Block 4008 Ang Mo Kio Avenue 10
Singapore.

For the attention of Mr. W. Peter

Dear Sir,

2-

The Secretary
Modern Electrical Co., Ltd.
Block 4008 Ang Mo Kio Avenue 10
Singapore.

For the attention of Sales Manager

Dear Sir,

2.2.3. Subject title:

Some firms use a small phrase at the head of the body to indicate the subject matter of the letter so that the reader may see from the first glance what the letter is all about. Moreover, it provides a further reference and saves introducing the subject in the first paragraph.

The word "*SUBJECT*:" is still sometimes used and written in capital letters, e.g.: "*SUBJECT: Cost estimates for contract 178-A*", but today's trend is to omit it (see

example 2). Do not use "*Re*" or "*In re*" ⁸ because they are considered old fashioned, e.g.: "*Re: Your order of 25th April*".

There are two cases in which a subject heading should always be used:

- 1) Where your correspondent himself has used one, your reply should then carry the same heading.
- 2) Where correspondence on a subject is considerable or likely to become so.

Otherwise the date of a letter referred to in the first line of the answer is always sufficient to indicate what the subject is.

The mostly used manner is to type the subject in a double space between the salutation and the first line of the body of the letter at the middle of the page, usually underlined.

Example:

1-

Dear Sir ,

SUBJECT : Payment of bill no.125

2-

Dear Sir ,

Payment of invoice 333

⁸ "*Re*" and "*In re*" are Latin-terms, an abbreviation of (with regard to).

2.2.4. Reference initials:

Dear student, The initials are *"The first letter or letters of a person's name or names, used as a shortened signature or for identification"*. It is a mean of controlling office work.

The initials of the writer and typist are usually placed flush with left margin , slightly below the signature by two or three spaces. The writer's initials precede the colon or the slash , the typist's follow it in any of the following ways:

Examples

1-

NFB : hs
NFB/hs

2-

NFB : HS
NFB/HS

3-

HS
hs

Usually the initials of the writer are written in capital letters, while the typist's initials are written in lowercase letters (see example 1), the writer's initials are "NFB" which stand for "Nasser Fudhl Badri" and the typist's initials "hs" which stand for "Hashim Saeed". Some times the initials of both of them is written in capital letters (see example 2).

To avoid repetition the use of the writer's initials is not considered necessary since nearly all letter writers type their names as part of the signature (see example 3); also there is no need to the reference initials when the writer types the letter by himself.

2.2.5. Enclosure notation:

If a cheque, price list, brochures, invoices, contracts, or any other items are to be enclosed in the same envelope that contains the letter. This fact should be mentioned either in the body of the letter, or the mostly used is to add an enclosure notation in the left –hand corner of the letter below the signature or reference initials(if any). So, if the enclosure is lost the recipient will know.

To send a letter without its enclosures is inefficient; to receive such a letter is annoying. It is the responsibility of the person who makes up the post to prevent this.

Enclosures are indicated by writing the word "*Enclosures*" or the abbreviations "*Encl.*" or "*Enc.*" below the initials. If there is more than one enclosure, add the number.

Examples:

1-

Enclosures : 2

2-

Encl. : 4

If the documents or items enclosed with the letter are important, it is preferred to be listed and specified in the enclosure notation with single-spacing between each item.

Examples

1-

Enc. : Insurance certificate (2 copies).

2-

Encl. :

1. Invoice dated 6 November, 2001.
2. Cheque No .12345 of 12 December, 2001.
3. Bill of lading (3 copies).

2.2.6. Copies notation

Copies are useful when persons other than the named recipient in the inside address should be informed of the contents of the letter, those persons may be inside the company or outside it. It is also useful for the records of the firm sending the letter.

This notation is usually typed in abbreviation as "C. C. " or "c. c. " ⁽⁹⁾ at the left margin, placed a single or double space below either the initials or the enclosures if these are used. The names of the people to receive carbon copies are listed below the designation.

⁹ "c. c." is the abbreviation of "carbon copy".

Examples

1- (Within the same firm)

a-

c. c. Miss. Teeba T. AL-Ahmed
Financial Department

b-

c. c. Relationship Manager
Finance Manager

2- (Outside the firm)

c. c. The National Textiles Co.
Mustansir Street
Baghdad

The object of this part is to draw the attention of the receiver that other parties concerned with the message are kept informed by sending them a copy of the letter.

2.2.7 Post-Script notation

This represents additional information or remarks written later on the letter page after the letter has been completely typed and ready to be posted. These after - thoughts, preceded by the abbreviation " *P.S.* " or "*p.s.*", are very rarely used in business letters nowadays, as they may reflect poor planning sometimes.

Yet, some businessmen think that they increase the personal touch in the letter when used. They are placed a double space below the last of the parts used in the letter, such as carbon copies.

The abbreviation "*p.s.*" may be written or left out. A post-script may take the form of a Nota Ben ¹⁰ abbreviated "*N.B.*" which serves the same purpose.

Examples

1-

P.S.: Please acknowledge us as you receive our letter.

2-

p.s.: Call us as you receive our inquiry.

3-

N.B.: Please send us your catalogue before the end of this month.

2.2.8. Second pages

When the letter is too long to fit in one page, continue the message on a second sheet of plain paper (without printed heading) ⁽¹¹⁾ of the same quality as the letterhead sheet.

¹⁰ Nota Bene: a Latin expression means (note well) or (take good notice of).

¹¹ usually letterhead stationery comes with matching blank paper.

Leave one inch from the top of each continuation page and type the name of the addressee, the page number, and the date, as follows:

Example:

Mr. J. H. Salman	-2-	22 nd March, 2003
------------------	-----	------------------------------

When a letter runs only a little more than one page, there should be at least three lines of the body of the letter on the second page.

Self-Assessment Questions

- 1- What are the secondary parts of business letter? Name them?
- 2- Draw a plan on a full sheet of letter paper to show the position of the main and the secondary parts of a business letter.
- 3- Define the following, and state why they are occasionally used:
 - a- Attention line.
 - b- Subject line.
 - c- Reference initials.
 - d- Enclosure notation.

Exercise (6):

Choose the most appropriate answer for each of the following:

- a- When you write and type your letter
 - 1- Use the writer's initials.
 - 2- Use the typist's initials.
 - 3- Do not use any initials.
 - 4- Use the writer's and typist's initials.

b- If the letter-heads do not provide spaces for references, the best place for the writer's reference is

- 1- In the upper left-hand corner of the letter, above the date.
- 2- In the upper left-hand corner of the letter in line with the date.
- 3- In the upper right-hand corner of the letter in line with the date.
- 4- In the upper left-hand corner of the letter in line with the heading.

c- In the first line of each continuation page you must type some information in the following sequence:

- 1- The page number, the name of the addressee, and the date.
- 2- The heading, the name of the addressee, and the page number.
- 3- The date, the name of the addressee, and the page number.
- 4- The name of the addressee, the page number, and the date.

d- If any item is to be enclosed with the letter, you can add

- 1- An enclosure notation.
- 2- A copies notation.
- 3- A post-script notation.
- 4- A second pages notation.

Exercise (7):

Match each of the following terms with its definition:

The Term	The Definition
a- Attention line.	1- It is used when persons other than the addressee should be informed of the content of the letter.
b- Copies notation.	2- Represents the remarks written later on the letter page after the letter has been completely typed and ready to be posted.
c- Subject title.	3- It is used when you wish to direct your letter to a specific person.
d- Post-Script notation.	4- It indicates the topic of your letter in few words.

3 Styles of Typing:

Dear student,

The way you present a message is inseparable from what you say. For no matter how well you have written your letter, the manner in which it is presented can determine whether it is effective or not. Thus, the appearance of your letters can enhance or undermine their effectiveness.

As your own experience will testify, appearance creates an immediate impression that, if favorable, can nudge the reader in the direction you want him to go, or, if unfavourable can bring a negative reaction immediately. There are several styles may be used in arranging a business letter, these styles are:-

- a- The Full – Block Style.
- b- The Block Style.

- c- The Indented Style.
- d- The Semi –Block Style.
- e- The Hanging –Indented Style,

In this text book we represent the first three styles only because they are the basic styles generally recognized in typing business letters.

3.1. The Full –Block Style:

In the full–block style (also called Complete- Block Style) all parts of the letter begin at the left margin without any indentation. So, the main feature of the full-block style is that all typing lines, including those for the heading (if you don't use a printed heading paper), the date, the inside address, the salutation, the subject line, the body, the complimentary close, and the signature begin at the left-hand margin, figure (5) represents the main parts of a business letter using the full–block style.

This style saves more time because indentation is not required, however the letter appears unbalanced and heavy on the left side.

Self-Assessment Questions

Discuss the following:

The block style is widely used style today and it is a recommended way of setting letter.

Figure (5)
The Full –Block Style

(Heading)

(Date)

(Inside address)

(Salutation)

(Body)

(First Paragraph)

(Second Paragraph)

(Third Paragraph)

(Complimentary close)

(Signature)

3.2. The Block Style

In the block style (also called Basic Block Style or Modified Block Style) , all parts of the letter (except the heading, the date, the complimentary close, and the signature) begin at the left margin . So it takes its name from the fact that some parts of the letter such as: the inside address, the salutation, and the paragraphs of the letter are arranged in blocks without indention⁽¹²⁾.

The block style is a widely used style today, as it is in halfway between the full-block style and the indented style, so you can get an attractive and easily read letter in a relatively short time if you use this style in typing your business letter.

Divisions between the inside address and the salutation, between the salutation and the body of the letter, and between the paragraphs in the body of the letter are indicated by spacing, with double spacing between the units (i.e., between the inside address, the salutation and the body of the letter), and single spacing within the units (i.e., within the inside address, and the individual paragraphs).

Figure (6) shows the main parts of a business letter using the block style, notice that the heading starts at the horizontal center of the paper, while the date, the complimentary close, and the signature are typed at the right margin, to give the letter a more balanced appearance, it is preferable to place the date on the right because the right-hand position makes it easier to find particular letters in the file.

¹² For the body of the letter, the first line of each paragraph may be indented with six spaces.

The block letter style is very modern and now has become firmly established as the recommended way of setting letters. This style offers two definite advantages: it saves stenographic time because each part of the letter except the date, the complimentary close, and the signature are aligned with the left margin so that no time is consumed by indentation. Second, its wide acceptance at the present time offers assurance that the letter arranged in the block style is correct and modern. So, this style will be adopted for all specimen letters throughout this book.

Figure (6)
The Block Style
(Heading)

		(Date) _____
(Inside address)	_____	

(Salutation)	_____	
(Body)		
	_____	(First Paragraph)

	_____	(Second Paragraph)

	_____	(Third Paragraph)

		(Complimentary close) _____
		(Signature) _____

3.3. The Indented Style

Although the indented style (also called Semi-Block Style) is the oldest style of arranging business letters, many people regard this as the most attractive of all letter styles.

This form is still appeals to readers, yet they like the indented paragraphing because it is easier in reading, others dislike the indentations because they waste the typist's time. Figure (7) shows the main parts of a business letter using the indented style.

In the indented style the block of the heading is typed in such a way that each line is centered in that block, this method produces a well-balanced shape of this part of the letter, the same method is followed with the block of the signature.

The inside address is typed in block form (because it is more compact and tidy), but the paragraphs forming the body of the letter are all indented with six spaces. As in most letters typed in this style, the date appears on the right-hand side. It is usually so placed that the last figure serves as a guide for the right-hand margin.

The letter is typed in single line- spacing, the salutation begins three line- spacing below the inside address, the paragraphs are separated by double line- spacing.

The complimentary close and the signature are typed to fall evenly across the center of the typing line, with the designation similarly centered (as in figure 7). Some typists using this style prefer to place the complimentary close and the signature to the right of the center rather than in the center itself (see figure 8).

Figure (7)
The Indented Style
(Heading)

_____ (Date)

(Inside address)

(Salutation)

(Body)

_____ (First Paragraph)

_____ (Second Paragraph)

_____ (Third Paragraph)

(Complimentary close)

(Signature)

Figure (8)
The Indented Style

	(Heading) <hr style="width: 50%; margin: 0 auto;"/> <hr style="width: 30%; margin: 0 auto;"/> <hr style="width: 10%; margin: 0 auto;"/>
	(Date) <hr style="width: 50%; margin: 0 auto;"/>
(Inside address) <hr style="width: 80%; margin: 0;"/> <hr style="width: 80%; margin: 0;"/> <hr style="width: 80%; margin: 0;"/>	
(Salutation) <hr style="width: 80%; margin: 0;"/>	
(Body)	
<hr style="width: 80%; margin: 0;"/>	(First Paragraph)
<hr style="width: 80%; margin: 0;"/>	
<hr style="width: 80%; margin: 0;"/>	(Second Paragraph)
<hr style="width: 80%; margin: 0;"/>	
<hr style="width: 80%; margin: 0;"/>	(Third Paragraph)
<hr style="width: 80%; margin: 0;"/>	
<hr style="width: 80%; margin: 0;"/>	
	(Complimentary close) <hr style="width: 50%; margin: 0 auto;"/>
	(Signature) <hr style="width: 50%; margin: 0 auto;"/> <hr style="width: 30%; margin: 0 auto;"/>

Self-Assessment Questions

- 1- What are the styles used in writing a business letter?
Provide a brief explanation for each one?
- 2- In the Full Block Style, some firms prefer to place the date on the right, explain why?.

Activity

It is advised, **Dear student**, to visit some companies and recognize the different letter styles they use.

Exercise (8)

Choose the most appropriate answer for each of the following:

a- In a Full Block Style letter

- 1- Some parts and lines begin at the left margin.
- 2- The paragraphs are only blocked.
- 3- The salutation and complimentary close are omitted.
- 4- All the parts and lines begin at the left margin.

b- In the Block Style letter

- 1- Each part of the letter except the date, the heading, and the body is aligned with the left margin.
- 2- Each part of the letter except the date, the inside address, and the signature is aligned with the left margin.
- 3- Each part of the letter except the date, the complimentary close, and the signature is aligned with the left margin.

- 4- Each part of the letter except the heading, the complimentary close, and the signature is aligned with the left margin.
- c- Some firms prefer the use of the Indented Style in typing their business letter because
- 1- it is easier in reading.
 - 2- it saves the typist's time.
 - 3- the letter appears heavy on the left side.
 - 4- the letter appears on the right side

Exercise (9):

Fill in the blanks:

- a- The style is a widely used style in typing business letters, because the letter appears attractive and can easily be read.
- b- The..... style saves more time, but the letter appears unbalanced.
- c- Thestyle is the oldest style of arranging business letters, and considered as the most attractive of all letter styles.

4 Styles of Punctuating:

Dear student,

In business letters the mostly used punctuation marks are: The period or fullstop (.), the comma (,), the semi colon (;), the colon (:). On the other hand there are three punctuation styles used in business letters:

4.1. Open - Style Punctuation:

In this style of punctuation, except of the body of the letter in which the usual punctuation marks (commas and fullstops) are used¹³. You will notice a complete absence of punctuation marks in: the date, the salutation, the complimentary close, and the ends of lines forming the heading and inside address.

Today there is a tendency toward this style of punctuation, and is justified on the ground that such punctuation does not make the meaning clearer and therefore is unnecessary.

This style is now often used with the Full-Block Style and Block Style letters, but is not essential to it, and is popular in large companies, because it saves time.

4.2. Close - Style Punctuation

In this style of punctuation, every line of the heading and the inside address is followed by a comma, except the last line which is followed by a period (fullstop). A comma (or sometimes a colon or a semicolon) follows the salutation, and a comma follows the complimentary close, the body is also punctuated by commas and full stops.

This style is considered an old style so it is rarely used in business letter. It is often used with the indented style.

¹³ Of course a period must be used after any abbreviation or initial.

4.3. Mix - Style Punctuation

In the mix – style Punctuation (also called Standard Punctuation Style), a comma follows the salutation and the complimentary close, and a fullstop follows the last line of the inside address. The treatment used for the body of the letter in the Open – Style Punctuation is also used here, so the usual punctuation marks are seen in the body.

This style of punctuation has a wide acceptance nowadays, and is recommended in modern business letters.

Self-Assessment Questions

- 1- What are the styles of punctuation used in business letters?
- 2- Which style of punctuation is popular in large companies? explain why?

Exercise (10):

Fill in the blanks:

- a- In the..... punctuation you will notice a complete absence of punctuation marks, except of the body of the letter.
- b- The of punctuation has a wide acceptance nowadays, and is recommended in modern business letters.
- c- The..... punctuation is rarely used in business letter because it is considered an old style .

5 Addressing the Envelope

Dear student:

The three important requirements of envelope addressing are: accuracy, legibility, and good appearance.

Dear student,

First of all remember to use an envelope with a suitable size that commensurate with the size of your letter (the stationary you usually use), and instead of a handwritten address it is preferable to print the address in clear block letters which can be read easily.

The three important requirements of envelope addressing are: accuracy, legibility, and good appearance.

5.1. Basic Rules to Address an Envelope

The rules to be followed when addressing an envelope are:

a- When writing the return address (the sender's address), notice that some firms use ready papers in writing their business letters, where their own heading is preprinted (available stationary of the firm), these firms almost use ready envelopes with the same heading (return address) is also preprinted, so they can avoid any mistakes that may occur when typing the return address, because they must type the return address each time they want to address an envelope, more over if the heading contains any design, emblem, or a trademark this ready envelopes is the only way to do so (see figure 11), but if the case is not so, the return address must be typed on the envelope using the same design as that of the printed letter-head. In both cases the return address is placed on the upper left corner of the envelope after leaving a little space between the

return address and the top and left edges, sometimes the return address may be typed on the envelope's flap.

b- The stamp is placed on the upper right corner of the envelope after leaving a little space between it and the top and right edges.

c- The receiver's address which is the same as the inside address, is typed double-spaced if it is less than four lines and placed in the lower half of the envelope. It should be balanced between the two ends so as the distance from the left edge of the envelope is the same as the end of it from the right edge.

The receiver's address should include the following: the title and name of the addressee on the first line, the number and / or the name of the building and the name of the street on the second line, the name of the town or the city - typed sometimes in spaced capitals, the name of the country following on the next line, if the letter is sent abroad.

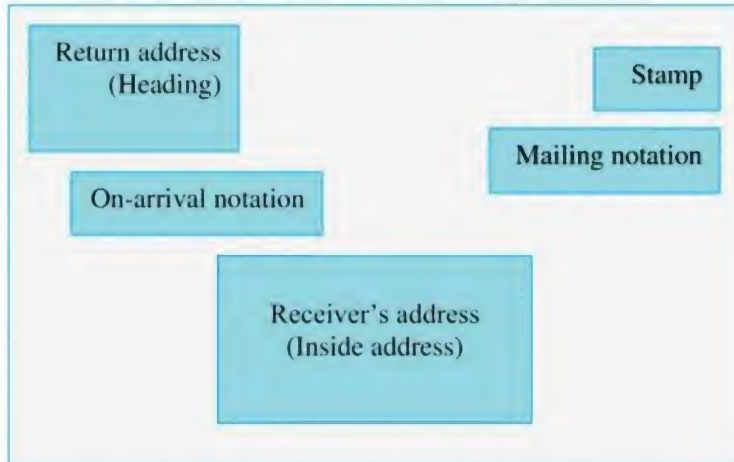
d- If a special mailing notation is necessary e.g.: "*AIRMAIL*" , "*CERTIFIED MAIL*", "*SPECIAL DELIVERY*", "*REGISTERED*", etc., it is usually typed under the postage area in all capital letters, if appropriate. This notation is a post office requirement.

e- Sometimes an on-arrival notation e.g.: "*Urgent*", "*Confidential*", "*Private*", "*Personal*" etc., is required. This notation is oriented to the receiver, where the block style is used in addressing the envelope and it is typed in the upper left-hand corner below the return address and above the receiver's address and this is the mostly used

method. Otherwise this notation is typed in the bottom left-hand corner especially when using the indented style.

Figure (9) shows a sample business letter envelope.

Figure (9)
Sample Business Letter Envelope



- f- When you address the envelope use either the block style (see figure 10) which is preferred for the typist because it is more time-saving, or the indented style(see figure 11) which is preferred for the post officers because it is easier in reading and quicker in storing.

Figure (10)
The Block Style

<p>Atheer M. Falih and Sons Palestine Street Baghdad, Iraq</p>	Stamp
<p>The Managing Director Gemihan Fashion Block 532 Seragoon North Avenue 4 Singapore</p>	

The Indented Style

<p>Atheer M. Falih and Sons, Palestine Street, Baghdad, Iraq.</p>	Stamp
<p>The Managing Director, Gemihan Fashion, Block 532 Seragoon North, Avenue 4, Singapore.</p>	

5.2 Window Envelope

For many types of letter the window envelope is used. When the letter-sheet is properly folded, it is possible to read the inside address through the transparent "window" of the envelope. These envelopes save the trouble of addressing each letter separately and make it impossible to put a letter in the wrong envelope. They are much used for

monthly statements, invoices and routine letters, see figure (12).

Figure (12)
Window Envelope



Self-Assessment Questions

- 1- When addressing an envelope there are two kinds of notations, name them, and explain each of them?
- 2- What are the advantages of using window envelopes?

Exercise (11)

Fill in the blanks:

- a- The return address should be typed on the..... of the envelope, or sometimes on the.....
- b- The sender's address should be typed in the of the envelope.
- c- To avoid any mistakes that may occur when addressing the envelope you can use
- d- The..... notation is a post office requirement.

Exercise (12)

Choose the most appropriate answer for each of the following:

a- On the upper right corner of the envelope, you can place the

- 1- receiver's address.
- 2- stamp.
- 3- return address.
- 4- mailing notation.

b- The special mailing notation is placed

- 1- in the lower half.
- 2- on the upper right corner.
- 3- on the upper left corner.
- 4- under the postage area.

c- Where the Indented Style is used in addressing the envelope the on-arrival notation is typed

- 1- in the bottom left-hand corner.
- 2- in the lower half.
- 3- in the upper left-hand corner.
- 4- in the upper half.

6 Terminologies

Abbreviations	مختصرات	Impression	انطباع
Abroad	الى الخارج (خارج البلد)	Indent	ترك فراغ بداية السطر
Abridged	مختصرة	Indicate	تشير
Absence	غياب	Individual	فردى / فرد
Acceptance	قبول	Inefficient	غير كافي / عدم الكفاءة
Acquainted	بينهم معرفة	Informed	يتم إعلامه
Accuracy	الصحة (صحيح) الدقة	Initialed	مكتوب بالأحرف الأولى فقط
Advantages	فوائد / مزايا	Inseparable	غير منفصل / مرتبط
Aligned	منظمة / مصفوفة	Invoices	فواتير
Annoying	مزعج	Judge	قاضي
Anonymous	مجهول / غير محدد	Justified	مبرر
Apart	بعيدة	Laid out	معدة / معروضة
Appeal	يرفق	Legibility	واضح / يمكن قراءته
Appearance	مظهر	Limited	ذات مسؤولية
		liability	محدودة
Applicable	ممكن تطبيقه	Link	يربط
Appropriate	مناسب / ملائم	Magistrate	قاضي / حاكم
Assurance	تأكيد / ضمانة	Messrs	السادة
Attention	انتباه / اهتمام	Nota Bene	ملحوظة / حاشية
Attorney	تفويض / وكالة	Notation	ملاحظة

Attractive	جذابة	Nudge	يدفع برفق
Balanced	متوازنة	Old fashion	طراز قديم
Blocks	صفوف/قوالب	Open-punctuation	الترقيم/التنقيط الحر
Block style	أسلوب الكتابة العمودي	Paragraphs	فقرات
Board of directors	مجلس الإدارة	Particular	محدداً، معين بذاته
Business title	عنوان الوظيفة	Partner	شريك
Capitalized	مكتوب بالأحرف الكبيرة	Pen-written	خط اليد
Clear	واضح	Phrase	عبارة
Clerk/ Writer	كاتب	Poor planning	ضعيف التخطيط
Commence	يستهل/يبدأ	Post code/Zip	الرمز البريدي
Commensurate	يتساوى/يتناسب	Post-script	ملحق/حاشية الرسالة
Complimentary close	عبارة الختام	Preceded	مسبوق
Compact	محكم	Pre pro	التوقيع نيابة عن
Conclude	تختم/تنتهي	Prevent	يمنع
Confidential	سرية	Private	خاصة/ شخصية
Consume	يستهلك/يستنفذ	Punctuation marks	علامات الترقيم
Contents	محتويات	Rarely	نادرًا
Continuation	استمرارية/تكملة	Records	سجلات

Convey	توصيل/نقل	Registered	مسجلة
Courtesy title	لقب المجاملة	Remarks	ملاحظات
Delay	تأخير	Reply	رد / إجابة
Dignity	منزلة/ هيبة	Salutation	تحية
Distance	بعد/ مسافة	Save	يوفر
District	منطقه/ مقاطعه	Secondary	مساعدة/ ثانوية
Emblem	شعار أو رمز	Signature	توقيع / إمضاء
Enable	يمكن	Similar	مشابه/ مماثل
Enclosure	مرفقات/ محتويات	Slant	مانل
Encompasses	تتضمن	Standard	قياسي/ معياري
Enhance	يعزز	Stenographic	مختزل
Ensure	يتأكد	Styles	أساليب
Envelope	مظروف (ظرف)	Surname	لقب
Even	متوازي	Subject title	سطر الموضوع
Failure	فشل	Technique	أسلوب / تقنية
Farewell	الوداع	Tendency	نزعة/ اتجاه
Feeling	شعور / إحساس	Testify	يظهر/ يشهد
Figures	أرقام	Tidy	مرتب
Filing system	نظم حفظ الملفات	Titles	عناوين
Flap	لسان المظروف	Trade mark	علامة تجاريه
Flush	محاذي	Transparent	شفاف
Fold	يثنى / يطوي	Trouble	مشكلة
Formality	درجه الرسمية	Typist	من يقوم بالطباعة

Glance	نظرة سريعة	Undermine	يقلل
Gratitude	الامتنان	Urgent	عاجلة
Greeting	تحية	Virtually	واقعيًا/فعليًا
Halfway	منتصف الطريق	Waste	يضيع
Immediate	فوري/حالا	Your ref.	رمزكم المرجعي
Indented style	أسلوب الكتابة المتدرج وترك فراغ عند كل فقرة جديدة	Yours faithfully/ sincerely	المخلص لك

7 Overview

Dear student,

As you have finished this unit, Business Letter Format, we hope that you have learnt a great deal from it, and that you have enjoyed it. However, it would be useful to remind you of the major topics covered in it.

Any business letter should contain seven main parts, which are considered essential and necessary for the letter, these parts are: the heading, the date, the inside address, the salutation, the body, the complimentary close, and the signature. It also may contain one or more of secondary parts which are some times used or may be used for special reasons, these parts are: references, attention line, subject title, reference initials, enclosure notation, copies notation, post-script notation, and second pages.

The style of typing and punctuating the letter has a great effect on the appearance of the letter, for typing a business letter there are three basic styles: the Full-Block,

the Block, and the Indented Style. On the other hand punctuating the business letter can be done by one of the following styles: Open-Punctuation, Close-Punctuation, or Mix-Punctuation Style. Every style though of typing or punctuating has its advantages and disadvantages.

Finally, there are six basic rules you must take in your consideration when addressing the envelope, also you can use a window envelope and get the advantages of using such envelope.

8 Preview of Unit Three

Unit three is about the kinds of business letters exchanged between the buyer and the seller, it deals with subjects that help you to write and send different kinds of business letters.

9 Answer Key

Exercise (1)

Question No.	a	b	c	d	e
Answer Symbol	2	4	3	2	1

Exercise (2)

Question No.	Salutation	Complimentary Close
a	Dear Mr. John	Yours sincerely.
b	Dear Sir,	Yours faithfully, Yours truly.
c	Dear Sirs,	Yours faithfully, Yours truly.

Exercise (3)

Question No.	a	b	c	d
Answer Symbol	4	1	3	2

Exercise (4)

Question No.	Answer
a	complimentary close.
b	second (middle).
c	template (available stationary).

Exercise (5)

Question No.	Answer
a	T.
b	F : 7 October 2010.
c	T.
d	T.
e	F : Dear Mr. Adil.

Exercise (6)

Question No.	a	b	c	d
Answer Symbol	3	2	4	1

Exercise (7)

Question No.	a	b	c	d
Answer Symbol	3	1	4	2

Exercise (8)

Question No.	a	b	c
Answer Symbol	4	3	1

Exercise (9)

Question No.	Answer
a	block.
b	full-block.
c	indented.

Exercise (10)

Question No.	Answer
a	open-style punctuation.
b	mix-style punctuation.
c	close-style punctuation.

Exercise (11)

Question No.	Answer
a	upper left corner, on the envelope's flap.
b	in the lower half.
c	window envelope.
d	special mailing.

Exercise (12)

Question No.	a	b	c
Answer Symbol	2	4	1

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Unit 3



Business Letters



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1 Introduction

1.1 Preview

Dear student,

Welcome to the third unit of Commercial Correspondence and Terminologies course, which consists of four units, this unit discusses the foreign trade and the correspondences that occur between the importer and the exporter in this kind of trade. It also represents the different kinds of the business letter in foreign trade as each kind is devoted to achieve a designated purpose or goal.

So this unit will help you to recognize and understand the different kinds of the business letter in foreign trade and enables you to write such business letters in the best form.

1.2. Objectives

Dear student, Upon completing this unit you are expected to:

- 1- Recognize the meaning of trade, and distinguish between the two kinds of it.
- 2- Understand the importance of foreign trade, and learn the two kinds of correspondence related to it.
- 3- Recognize the different kinds of business letters and decide when to use every kind.
- 4- Recognize -through seeing the examples at the end of the unit- the purposes and characteristics of each kind of business letters.
- 5- Be able to correspond -in the right way- with others, especially when the transaction is a foreign trade.
- 6- Answer the exercises ,self-assessment questions, and do the activities that included in the unit.

1.3. Unit Sections

Dear student, This unit is divided into two sections; the first section introduces the definition of trade and its kinds which are divided into two categories: home trade and foreign trade, and this section had achieved the first two objectives.

The second section represents different kinds of business letters in foreign trade transactions and shows the purpose , characteristics, and content of each of them , also points the differences between them, and demonstrates some examples for these letters, and this section had achieved the three last objectives.

1.4. Supplementary Readings

Regarding this matter, you are advised to refer to the terminologies list at the end of the unit, you also need to get a good English/Arabic dictionary to help you in translation.

We also recommend you to browse the Web and try to download articles about foreign trade and business letters (or commercial correspondence) in foreign trade. Listed below are some articles chosen from the Web:

1. <http://www.qfinance.com/dictionary>
2. http://www.teachmefinance.com/Financial_Terms
3. <http://www.accounting-dictionary.com/definition>
4. <http://www.commercedictionary.com>
5. <http://www.wisegeek.com/what-is-foreign-trade.htm>
6. <http://www.glossary.econgurur.com/economic-term/foreign+trade>
7. <http://www.answers.com/topic/trade>
8. <http://www.wordiq.com/definition>
9. <http://www.instantbusinessletterkit.com>
10. <http://w3.gel.ulaval.ca/~poussart/gel64324/McMurrey/texte/inquire.htm>

11. <http://w3.gel.ulaval.ca/~poussart/gel64324/McMurrey/texte/index1.htm>

12. <http://w3.gel.ulaval.ca/~poussart/gel64324/McMurrey/texte/orderlet.htm>

13. <http://w3.gel.ulaval.ca/~poussart/gel64324/McMurrey/texte/complnt.htm>

2 Definition and Kinds of Trade

Dear student,

According to the American Heritage Dictionary, the word "trade" is defined as "*the business of buying and selling commodities*", trade here is synonyms to "commerce". Trade is also defined as "*the act or an instance of buying or selling*", and here it is synonyms to "transaction".

Another Definition of trade is "*the transfer of ownership of goods and services from one person to another, and trade is sometimes loosely called commerce or financial transaction or barter*".

There are two kinds of trade: home trade and foreign trade, the following paragraphs explain each of them.

2.1. Home Trade

Home trade (also called domestic trade) is defined as "*trade inside firm's home country*", another definition for it is "*trade by a company within the country in which it is based*".

So the transaction that takes place between a buyer in a country and a seller in the same country - trade within the home country - is called home trade or domestic trade.

Dear student:
the transaction that takes place between a buyer in a country and a seller in the same country - trade within the home country - is called home trade or domestic trade.

2.2 Foreign Trade

Foreign trade (also called international trade) is defined as *"trading goods and services that are destined for a country other than their country of origin, it is all about imports and exports"*. It is also defined as *"the exchange of goods and services between countries"*, or *"trade between two or more partners from different countries (an exporter and an importer) "*.

Dear student:
So the transaction that takes place between a buyer in a country and a seller in another country is called foreign trade

So the transaction that takes place between a buyer in a country and a seller in another country is called foreign trade.

In foreign trade transactions the buyer may deal directly with the seller without any intermediary, or he may place his order through a commission agent (or agency) whom he employs to buy for him the goods he requires.

Foreign trade correspondence can be divided into two categories:

a – The importer's correspondence

This will be concerned with the following:

- 1- Requests for quotations and samples.
- 2- Placing orders with foreign suppliers, either direct or through agents.
- 3- Acknowledging shipping documents received.
- 4- Arranging insurance (unless this has done by the exporter, as under a c.i.f. contract).
- 5- Arranging for transport from the docks in his own country to his premises, or to a warehouse.
- 6- Sending reports and payments to the exporter.

b – The exporter's correspondence

This will be concerned with the following:

- 1- Providing quotations and samples.
- 2- Acknowledging indents (i.e. orders for goods or, more strictly, orders sent to an agent to buy goods).
- 3- Sending inquiries to manufacturers in his own country and placing orders with them (where the exporter is acting as an agent).
- 4- Arranging with shipping (or forwarding agents) for goods to be shipped.
- 5- Arranging insurance.
- 6- Sending shipping documents to the importer, either direct or through the bank.

Dear student, Correspondence concerned with buying and selling abroad – foreign trade transactions – calls for special care, so we will concentrate in our study on these kinds of correspondences mainly.

Self-Assessment Questions

- 1- Briefly define the following:
a) Trade. b) Home Trade. c) Foreign Trade.
- 2- What are the kinds of trade? And what are the differences between them?

Exercise (1)

The following are the correspondences that occur between the importer and the exporter; arrange them in a table with two columns (The Importer's Correspondence, The Exporter's Correspondence):

- a- Arranging with shipping for goods to be shipped.
- b- Sending reports and payments.
- c- Requests for quotations and samples.
- d- Providing quotations and samples.

Exercise (2)

The following are the exporter's correspondences; rearrange them in their right sequence:

- a - Sending inquiries to manufacturers in his own country and placing orders with them.
- b - Arranging insurance.
- c - Providing quotations and samples.
- d - Acknowledging indents.
- e - Sending shipping documents to the importer.
- f - Arranging with shipping for goods to be shipped.

Exercise (3)

The following are the importer's correspondences; rearrange them in their right sequence:

- a - Arranging for transport from the docks in his own country to his premises, or to a warehouse.
- b - Requests for quotations and samples.
- c - Arranging insurance (unless this has done by the exporter, as under a c.i.f. contract).
- d - Sending reports and payments to the exporter.
- e - Acknowledging shipping documents received.
- f - Placing orders with foreign suppliers, either direct or through agents.

3 Business Letters in Foreign Trade

Dear student, To complete a foreign trade transaction, there are several kinds of letters that need to be exchanged between the seller (exporter) and the buyer (importer), some of them are sent by the buyer, others are sent by the seller. Each kind of such letters has its own distinguished characteristics and therefore needs special attention.

The main kinds of letters and documents through which a foreign trade correspondence is concluded are the following:

- a- Inquiries, Requests.
- b- Replies to Inquiries (Quotations).
- c- Offers (sales letters).
- d- Orders, Indents.
- e- Acknowledgement of Orders.
- f- Invoices and Statement of Account.
- g- Complaints and Adjustment.
- h- Payment and Acknowledgement of payment.

3.1 Inquiries, Requests

3.1.1 The Inquiry

Dear student, Most business transactions, start with an inquiry, when a buyer does not know exactly at what price or on what terms he can get certain goods or services, he writes a message to one or more suppliers, this message is called an inquiry.

An inquiry is defined as *"a letter sent from a buyer to a seller (supplier) asking for information about a product or a service"*. Inquiries can be classified into two kinds: First inquiry, and Ordinary inquiry.

Dear student:
An inquiry is defined as "a letter sent from a buyer to a seller (supplier) asking for information about a product or a service". Inquiries can be classified into two kinds: First inquiry, and Ordinary inquiry.

a- First inquiry

It is an inquiry to a supplier with whom you have not done business before. A letter of inquiry may be written as a result of seeing a trade exhibition, a firm's catalogue, advertisements in newspapers or contacting commercial establishments and obtaining names and addresses of the desired supplier who deals with the product or service of interest to the writer.

When you write a first inquiry follow these points:-

- 1) Begin the letter by telling the seller how you obtained his name and address.
- 2) Inform the seller about the demand in your area for the goods which he deals in.
- 3) Mention some details about your own business, such as kinds of goods handled quantities, and usual trading terms.
- 4) Ask him to send you what you are writing the inquiry for, such as: a catalogue, a price list, booklets, brochures, terms of delivery and payment, discounts, samples...etc.
- 5) Write a close sentence to turn off the inquiry.

The inquiry in example (1) page (167) is considered a first inquiry.

b- Ordinary inquiry

It is an inquiry to a supplier with whom you have done business before. Here you are considered a regular customer, so there is no need to identify yourself to the supplier.

When you write an ordinary inquiry follow these points:-

- 1) Begin with the question or questions you want to ask, your reader then knows at once what your inquiry is about.
- 2) Put your inquiry in the form of a question, not a statement, don't say: *"I would like to know in what shades you*

can supply stockings". Say instead, "In what shades can you supply the stockings?"

3) Keep your inquiry short and to the point; state simply, clearly and concisely what you want and then stop. If the inquiry is very short, a postcard may be sufficient.

You may then omit both salutation "*Dear Sir*" and the complimentary close "*Yours faithfully*" without seeming impolite.

The inquiry in examples (2), (3), and (4) pages (174,177,181) concern ordinary inquiries.

Self-Assessment Questions

1- What is an inquiry? And for what purposes do we need to send it?

2- What are the kinds of inquiries? And what are the differences between them?

3- With reference to the inquiry letters in examples (1) – (4) pages (167,174,177,181) answer the following questions:

a - James Anderson, 15 Clifton Drive, East Bourne, a dealer in computers, is interested in the new (Vectra) model, imported from South Africa by Baston & Co. Ltd., 82 Cannon Street, London, E.C.4. Write the letter in which Anderson would ask for general information and details of prices, discounts, terms of payment, and delivery dates.

b - Mr. Khalid Ibrahim, P.O. Box 170, Amman, Jordan, has opened a new store and wants to import agricultural machines. He was given the following address by commercial attaché in the Italian embassy in Amman: ROMO Machinery. Via Pisa 7013, Rome, Italy. Write an inquiry asking for information about prices, terms of payment, delivery dates, and catalogue.

3.1.2. The Request

The request (also called special request) is one of the simplest forms of inquiry, in which the buyer asks the seller to send him patterns or samples of goods, a copy of booklets, a catalogue which gives the description of the goods and their prices as well as the general terms of sales, instructions on the use of a new product ... etc.

This kind of inquiry is called request because it asks about catalogues, samples, etc., make your request clear and easy to answer, and supply the seller with an addressed envelope, an e-mail address, and fax and telephone numbers in case he has any questions.

On the other hand when an inquiry is sent in regard to a product or a service purchased or being considered for purchase, it is called "*sales-related inquiry*".

Suppliers receive many routine requests for catalogues and price lists and unless the writer seeks information not already included, it is often sufficient to send a catalogue under cover of a "*With Compliments*" slip.

Examples (5), (6), and (7) pages (184,185,186) are for routine requests for catalogues not requiring written replies.

Self-Assessment Questions

With reference to the request letters in examples (5) – (7) pages (184,185,186) answer the following question:

Write to Jackson & Sons for their current catalogue and price list of electric clocks. You are particularly interested in wall clocks for which you would probably have a good sale if the prices are right.

3.2. Replies to inquiries (Quotations):

All firms which desire to remain in the market and retain good should answer inquiries and requests immediately if possible, otherwise an acknowledgement letter - with an explanation of delay- should be sent immediately.

An inquiry must be acknowledged in terms that establish goodwill if an immediate sale is not possible. If it is from an old customer, say how much you appreciate it, if it is from a new customer, say you are glad to receive it and express the hope of a lasting and friendly business relationship.

To handle inquiries efficiently, follow these important instructions:

- a- Answer all inquiries the same day they are received, strike while the iron is hot! Give inquiries the right of way over all other correspondence.
- b- Size up the needs of the prospect and answer his inquiry in terms of the advantages of your product to him.
- c- Do not make him wait for information while you refer him to "local representatives" or "branch offices", answer him first by using the copies notation, and let your local agent follow it up.
- d- Answer all questions raised, in a language that is clear and understandable, and that is should refer specifically to any catalogue or brochure enclosed or sent separately.
- e- Take special care in addressing, and enclosing materials.
- f- Allow a reasonable amount of time for an order or reply to come in, and then follow it up with another letter.

Examples of replies are shown in example (1), and (2) pages(167 , 174).

If the reply letter gives prices and terms of trading, then it is called a "Quotation". So a quotation is a letter sent from the seller to the buyer promising him to supply goods on the terms stated. If, therefore, a seller quotes and later decides not to sell, the buyer has no legal remedy.

But in practice a supplier will not risk his reputation by quoting for goods he can not or does not intend to supply.

A satisfactory quotation will include the following:

- a- An expression of thanks for the inquiry.
- b- Details of prices⁽¹⁾, discounts and terms of delivery and payment.
- c- A statement or clear indication of what the prices cover (e.g., packing, carriage, and insurance).
- d- An undertaking as to the date of delivery.
- e- The period for which the quotation is valid.
- f- An expression of hope that the quotation will be accepted.

Examples (3) and (4) pages (177, 181) exhibit a specimen of a letter of quotation.

Notice in example (3) page (177) where there are many items you can send a tabulated quotation with a covering letter [see page (178)], this tabulated quotation helps you to present information in a clear and easily understood manner. It also gives assurance that non of the essential information is forgotten or omitted.

¹ Usually the symbol "@" (which means "at") is used to refer to the price per unit.

Dear student, When you write a quotation, an offer or an order you need to use the special terms regarding delivery, payment, and discount – almost used in abbreviated forms – as they identify the rights and obligations of both parties encountered in the business transaction.

3.2.1. Terms of Delivery

Terms of delivery have a significant role in deciding who will bear and pay all the expenses related to the goods, such as carrying, insurance, custom duties, agent's commission,...etc. Moreover, these terms determine the point in which the equity of the goods transfers from the seller to the buyer, so each of them can make an entry record for the transaction in his own books.

a- Location Cost (LOCO)

The buyer receives the goods at the shop, factory or store of the seller, the buyer pays all the expenses spent on carrying the goods from the seller's place to his own, so the quotation covers the price of the goods without any transport, similar expressions are: ex-work, ex-factory, and ex-warehouse⁽²⁾.

The following expenses may be spent and paid for by the buyer on transporting the goods from the seller's shop to the buyer's place:

- 1- Portage⁽³⁾: is the cost of carrying goods by hand.
- 2- Cartage⁽⁴⁾: is the cost of carrying goods by lorry for short distances.
- 3- Carriage: is the cost of carrying goods by train.
- 4- Loading expenses: these cover the cost of lifting goods from the docks on to the ship.

² These similar expressions means that the price is net, the buyer pays all transport expenses.

^{3, 4} "Portage" and "Cartage" are considered old fashion terms nowadays.

- 5- Forwarding agent's commission: a seller may sometimes employ a forwarding agent; his duty is to look after the dispatch of goods from the seller's place to ship. The commission is the sum of money paid to him for doing this job.
- 6- Freight: is the cost of carrying goods by ship from the port of the seller (departure) to the port of the buyer (arrival).
- 7- Unloading expenses: is the cost of transferring goods from the ship on to docks.
- 8- Custom duties: are taxes imposed on imported goods.
- 9- Portage, Cartage and Carriage: are charges paid for getting goods from the buyer's port to his shop.
- 10- Clearing agent commission: a buyer may sometimes employ a clearing agent, his job is to clear the goods from the custom to his warehouse. The commission is the sum of money paid to him for doing this job.

b- Free Alongside ship (F.A.S.)

According to this term goods are delivered to the buyer on the docks of the seller's port. The seller bears the expenses of portage cartage and carriage. (a, b, c expenses mentioned above) and they are included in the price of the goods. The buyer pays the other expenses.

c- Free on board (F.O.B.)

Under this term, goods are delivered to the buyer on board of the ship at the seller's port. The seller bears the expenses of portage, cartage, carriage. And loading and the remaining expenses are paid by the buyer.

d- Cost, and Freight (C & F), Cost, Insurance, and Freight (C.I.F.)

Both mean that goods are delivered at the port of the buyer. The seller pays the expenses of portage , cartage, carriage , loading, forwarding agent's commission, and freight (the expenses (a),(b),(c),(d),(e), and (f) mentioned above) the price of the goods includes these expenses.

There is a difference between (C & F) and (C.I.F): In (C&F) the buyer pays the insurance. In (C.I.F) the seller pays the insurance.

e- Freight and Cost (Franco)

Under this term, goods are delivered at the buyer's place. The seller will bear all the foregoing expenses of transporting the goods (i.e. the expenses (a) to (J)).

f- Free on Truck (F.O.T)

According to this term, goods are transferred directly by trucks from the seller's place to the customs warehouse of the buyer, and the expenses (a) to (g) are paid by the seller and reflected in the price of the goods.

g- Free on Rail (F.O.R)

Means that the price quoted includes the cost of transport to the nearest railway station and of loading on to truck.

3.2.2 Terms of Payment

Terms of payment generally used in trade are:

a- Cash With Order (C.W.O.)

The buyer sends the money with the order of goods, this is equivalent to payment in advance.

b- Cash On Delivery (C.O.D.)

The buyer pays the money either to the post office and

receives the parcel, or to the bank and receives the shipping documents, these documents help him to clear the goods.

c- Cash Against Documents (C.A.D.)

The buyer pays a sight draft drawn on him by the seller, and then he receives the shipping documents. Also known as Documents against Payment (D/P).

d- Documents against Acceptance (D/A)

The buyer receives the shipping documents when he accepts a bill of exchange (B/E) drawn on him by the seller.

e- Bank Acceptance against Documents

The buyer opens a letter of credit (L / C) in his bank, the letter of credit covers the cost of goods, the bank informs the seller through a mediating bank that a credit has been opened in his favor and promises to send the money to the seller on receiving the shipping documents.

3.2.3. Discounts

The discount is "*a reduction in the price offered by the seller to the buyer*"; there are three kinds of discount: trade discount, cash discount, and quantity discount. Each one of them is given to the buyers under special conditions and to accomplish certain purposes.

a - Trade Discount

When the seller allows the buyer a reduction in the gross sales price, this reduction is called trade discount, which is commonly quoted in percentages. Trade discounts are used to avoid frequent changes in catalogues, to quote different prices for different customers, or to hide the true invoice prices from competitors.

b - Cash Discount

Cash discount (also called sales discount) is offered to the customers to encourage prompt payment of bills. Cash discounts may be taken only if payment is received within a specified period of time, generally thirty days or less.

c - Quantity Discounts

To encourage customers to buy more quantities, the seller offers quantity discount, the percentages of this discount varies progressively according to the amount or quantity of the goods purchased.

Self-Assessment Questions

- 1-What are the details included in the quotation?
- 2- State five terms relating to payment?
- 3- Taking a LOCO price as basis, what other charges must you add to make that price into:
a- F.O.B. price. b- C.I.F. price.

Exercise:

1-With reference to the reply letters and quotations in examples (1) – (4) pages (167,174,177,181) answer the following questions:

a- Prepare the reply of Baston &Co. to the inquiry of James Anderson (in the above Self-Assessment questions). Mention any important points.

b- You received an inquiry from a foreign buyer for your catalogue of mechanical toys. He saw them exhibited at a trade fair in Sana'a and wants details of prices and terms. Write the reply and include a suitable note recommending your products.

Self-Assessment Questions

- 1 - Complete the following:
- a - F.O.B, as a term of delivery, means.....
 - b - C.I.F. means that the seller pays the expenses of.....
 - c - According to C.I.F, the goods are delivered.....
 - d- According to LOCO of delivery the buyer pays.....
 - e - If the term of payment is C.A.D., the buyer pays
 - f- If the term of payment is bank acceptance against documents, the buyer has to the bank promises to.....

3.3. Offers(Sales Letter)

Dear student, Without waiting for an inquiry , the seller may start dealing with customers by offering his goods through a letter of offer, so the offer is a letter sent by the seller to his customers and to others who may be interested.

Goods are offered for the following reasons:

- 1- When they are newly introduced to the market, hence, the seller tries to draw (attract) attention towards it.
- 2- When they are available in warehouses with great quantities, and there is a need to liquidate these goods.
- 3- In certain other conditions and times, such as in the case of perishable goods or out of season stocks.

In the ordinary situations the letter of offer takes the form of a circular letter offering goods for sale and is sent to a wide public(selected group) both current and prospective customers. This type of letters is also called "*sales letter*", the objective of

Dear student:

The objective of the sales letters is to persuade the reader to buy, so the aim of these letters is to sell particular kinds of goods or services to selected types of customers.

these letters is to persuade the reader to buy, so the aim of these letters is to sell particular kinds of goods or services to selected types of customers.

A sales letter should be simple but well-written and carefully planned, it must be both persuasive and friendly. A good sales letter should consist of four essential elements (what can be called the four A's):

- 1- It gets the reader's attention.
- 2- It highlights the product's appeal.
- 3- It shows the customer the product's application.
- 4- It ends with a specific request for action.

But when the letter of offer is sent in certain times to a relatively limited number of preferred customers, offering free samples, goods on approval, certain goods of reduced prices, or special discounts, it is considered a " *special offer*".

In general, the main purpose of offer letters is to encourage sales, and this is done through offering special prices and discounts.

Examples (8), (9) pages(187,188) exhibit a specimen of letters of offer.

Self-Assessment Questions

1- Briefly define the following :

- a) The sales letter.
- b) The offer letter.

2- There are four essential elements (the four A's) that should be included in the good sales letter. Name them.

Exercise (4):

Choose the most appropriate answer for each of the following:

- a- Goods are delivered to the buyer on the docks of the seller's port if the term of delivery is
1- C&F. 2-F.O.B. 3-LOCO. 4-F.A.S.
- b- If the term of delivery is C&F insurance is paid by the
1- buyer. 2- seller. 3- Both. 4- Neither of them.
- b- Customs duties are paid by the seller if the terms of delivery is
1- C.I.F. 2- Franco. 3- LOCO. 4- F.O.B.
- c- If the term of delivery is F.O.B., the seller pays the expenses of
1- freight. 2- transport.
3- portage, cartage, carriage and loading. 4-None.
- d- The buyer makes his payment to the bank and receives the shipping documents when the term of payment is
1- CAD. 2- D/A. 3- C.W.O. 4- C.O.D.
- f- When the term of delivery is LOCO, the buyer receives his goods
1- At the seller's port. 2-On the board of the ship.
3-at his shop. 4- at the seller's shop.
- g- An inquiry is sent to
1- State the price and terms of the supply of goods.
2- Announce the dispatch of goods.
3- Ask for the information about the goods.
4-Ask for the shipment of goods.

1- An order 2- A quotation.
3- An execution of order. 4- An inquiry.

1- Answer promptly. 2- delay answering.
3- Postpone answering. 4- Not respond completely.

Match the following terms with their definitions:

Exercise (6)

- a- An order is sent to inquire for terms and delivery dates.
- b- The seller should build good will and influence the sale, if possible, when he answers the inquiry letter.
- c- An inquiry is used to give some information.

3.4. Orders and Indents

3.4.1. Orders

Dear student, The order is a letter sent by the buyer to the seller asking the supply of a definite quality of goods. It is written in answer to a quotation or to a circular letter offering goods for sale. Where a customer has already in his hands the seller's latest catalogue or price list for the kind of goods required, he may order from the catalogue or price list, and neither inquiry nor quotation will be necessary. The order may also be given in answer to an advertisement or as a result of a traveler's visit.

Foreign buyers often place their orders through commission agents or commission houses in the supplier's country, their orders are known as "*indents*" and will be explained later in this unit.

Order letters can be classified into three kinds:

- a- An order from a new customer. It is an order placed by a new customer and sent to a supplier with whom the buyer deals with for the first time [as in example (1) page (167)].
- b- Routine Order. It is an order placed by a regular customer and sent to a supplier with whom the buyer had dealt with before [as shown in examples (3) and (4) pages (177,181)].
- c- Conditional order. It is an order to be executed after meeting certain conditions, such conditions may include a proposed date of delivery, means of payment, discounts, and prices [see such an order in example (2) page (174)].

When placing an order **dear student**, you can use one of the following two methods:

a- Use of order forms

Correspondence concerning order is largely a routine matter, so sometimes there is no correspondence at all, instead, buyers use printed order forms and sellers use printed acknowledgments (acknowledgments will be explained later in this unit).

Many firms use their own standardized order forms where most of the information being printed and the relevant details typed as required, such order forms are often produced in pads with serially-numbered pages. Ordering on printed forms has a number of advantages:

- 1- The forms are pre-numbered and therefore easy to refer to.
- 2- Important details cannot easily be overlooked.
- 3- The legal conditions under which orders are placed can be printed on the back, a reference to these conditions must be made on the front; otherwise the seller will not be legally bound by them.

An order form is usually sent with a covering letter [see the order form and covering letter in example (1) page ()].

b- Order placed by letters

In this case a tabulated order letter is prepared containing complete information and the essential qualities of an order letter are: accuracy and clarity. Failure in either of these may lead to trouble that cannot later be put right.

When sending an order by a letter:

- 1- Include full details of description, quantities, and prices, and quote catalogues numbers, if any.
- 2- State your requirements as to delivery-place, date, and mode of transport and whether to be sent carriage paid or carriage forward.
- 3- Confirm the terms of payment agreed upon in preliminary negotiations.

Example (3) page(177) demonstrates a tabulated order letter.

3.4.2. Indents

Dear student, As we mentioned previously, indents are *"orders placed by foreign buyers through commission agents or commission houses in the supplier's country"*.

An indent gives details of the goods required, their prices, packing and shipping instructions and the method of payment, in short, everything the agent needs to know concerning the buyer's wishes.

So an indent is not an order for goods but order to the agent to buy goods, or receive goods from various manufacturers from whom they have already been ordered direct and to include them in the same consignment with goods still to be bought.

There are two kinds of indents, closed or specific indents and open indents:

- a- Closed(specific) indents. The indent is known a closed or specific indent if it names the manufacturer who is to supply the goods.
- b- Open indents. The indent is said to be open if selection of the manufacturer is left to the agent who will then, as a rule, obtain quotations from several manufacturers before placing the order.

3.5. Acknowledgment of orders

It is **dear student**, a rule with many firms (sellers) to send off an acknowledgment of an order to the buyer as soon as they receive the order, saying that the goods will be dispatched at once, or that the order is receiving attention, when the goods required need some preparation before they can be sent or are not available at the moment, promising to dispatch them as soon as they are ready.

So, the letter of acknowledgement of order is defined as *"a letter replying to a letter of order informing the customer of the receipt of his order whether accepted, delayed, or rejected"*.

The customer will feel comfortable in the knowledge that his order is taken care of, and that he may count on receiving the goods when he needs them. [See the acknowledgement in example (1) page(167)].

Dear student:

So, The letter of acknowledgement of order is "a letter replying to a letter of order informing the customer of the receipt of his order whether accepted, delayed, or rejected".

Self-Assessment Questions

1-Briefly define the following :

a) The order letter. b)The indent letter.

2-What are the sources of information upon which the order is placed?

3- In what way does an indent differ from an inland order?

4- What is the meaning of:

a) Open indent. b) Closed indent.

Exercise:

1- With reference to the order letters in examples (1) – (4) pages (167,174,177,181), and the acknowledgement of order letter in example (1) page (167), answer the following questions:

a- Write an order letter to be sent from Al – Wadi Trading Company (in Yemen) to the Arabian company (in Qatar), for quantities of different types of stationary ordered according to samples shown by the supplier's representative.

b-Write an acknowledgement from The Arabian Company to Al-Wadi Trading Company (in the above question).

3.6. Invoices and statements of account

The invoice is defined as *"a document which a seller sends to a buyer, it shows the amount payable and gives details of the goods sold"*. It is also defined as *"a detailed list of goods sold, showing their nature, quantity, price and terms of sale and delivery"*.

The invoice serves as a document sent by the seller to the buyer requesting payment of money for the goods supplied upon the buyer's order, the seller can send the invoice with the dispatched goods or some times the invoice is sent separately later. The addition of a printed note at the foot, thanking the customer and hoping that he will find the goods satisfactory, is a worthwhile courtesy.

The invoice achieves three general purposes:

- a- It informs the buyer of the amount due.
- b- It enables him to check the goods delivered.
- c- It is the source of keeping records of purchases and sales for both of the buyer and the seller.

A special type of invoices is dealt with in business transactions. It is an invoice marked with the word *"Pro Forma"* and sent in advance to the customer prior to the dispatch of goods to him. This pro form is used to serve as a

Dear student:

The invoice is defined as "a document which a seller sends to a buyer, it shows the amount payable and gives details of the goods sold". It is also defined as "a detailed list of goods sold, showing their nature, quantity, price and terms of sale and delivery".

Dear student:

When sending an invoice invoice is sent separately later. The addition of a printed note at the foot, thanking the customer and hoping that he will find the goods satisfactory, is a worthwhile courtesy.

formal quotation, and as a request for payment in advance specially for foreign (export) trade.

Example (1) page (167) exhibits a specimen of an invoice, notice that the invoice is ended with a foot note "*E. & O.E.*" (*) which means that the seller reserves for himself the right to correct any errors in the invoice or omissions form it.

On the other hand, if the seller is dealing with a regular customer there is no need to the invoice, instead of that the buyer has an opened account with the seller, where invoices are charged to this account, and at regular intervals – usually each month – the seller sends a statement of account to the customer summarizing the month's transactions.

A statement of account can be prepared in various forms, the most common form is the debit/credit and balance style which starts with the balance—if any—owing at the beginning of the period, during the period all amounts of invoices for goods sold are added to the balance , and all amounts of payment are deducted from it, at last, the statement ends with the closing balance, that is, the amount owing at the and of the period.

Example (1) page (167) exhibits a specimen of a statement of account.

Self-Assessment Questions

- 1- What do the following abbreviation stand for: "*E. & O.E.*" ?
- 2- Briefly define the following :
 - a) The invoice.
 - b)The statement of account.
- 3- The invoice achieves three general purposes. Name them?

4- With reference to the statement of account in example (1) page () answer the following question:

You work in the Accounts Department of Red Sea Co., and you were given the following information concerning a regular customer:

Customer: A.Salim& Sons Ltd.,Almena St., Al-Hodiedah		
1 June	Balance	YR. 7820
8 June	Invoice(12)	YR. 16550
14 June	Cheque	YR. 9400
19 June	Invoice(17)	YR. 22170
22 June	Cheque	YR. 31660
29 June	Invoice(23)	YR. 14520
The terms at the end of the statement are a Cash Discount of 4% if the statement is paid within 15 days.		

You are required to prepare a monthly statement of account for the customer.

Exercise (7)

The verbs in the box can all be used with the noun 'order'. Choose the best verb to complete each sentence. Use each verb only once, and in the correct form.

cancel	place	acknowledge
dispatch	confirm	refuse

- a- We are pleased to inform you that your order (SB12) has already been from our depot.
- b- We would like to an order with you for 200 unit.
- c- Please your order in writing, so that we can inform our distribution depot.
- d- I am writing to your order, which we received this morning, for 20 "Omega Engines".

e- Unfortunately, we shall have to your order unless payment is settled in cash.

f- As we are unable to supply the quantity you asked for, we would have no objection if you preferred to your order.

Exercise (8)

Match the following terms with their definitions:

Terms	Definitions
a- Invoice.	1- Payment of an account.
b- Settlement.	2- Small piece of paper with a company's details on it.
c- Covering letter.	3- List of goods or services that states how much must be paid for them.
d- Compliments slip.	4- Person or organization that conveys goods to their destination.
e-Forwarding agent.	5- Letter accompanying a document or goods, explaining the contents.

Dear student:

The complaint letter is sent from the buyer to the seller, expressing his dissatisfaction from the execution of his order, because of the mistakes that happened

3.7. Complaints and Adjustments

Dear student, In business transactions, the sellers try hard to satisfy their customers, however mistakes may occur, in such situation the buyer can write a complaint letter to the seller to notify him about these mistakes, in turn, the seller replies with an adjustment letter correcting the mistake or promising to do so.

3.7.1. Complaints letters

The complaint letter **dear student**, (also called claim letter) is sent from the buyer to the seller, expressing his dissatisfaction from the execution of his order, because of the mistakes that happened due to:

- a- Receiving wrong goods (quality, size, color, etc.).
- b- Delivering goods in damaged condition because of faulty packing or incorrect handling in transportation.
- c- Serious delays in shipping goods.
- d- Incorrect invoices or statement of account, due to misunderstandings regarding price or terms of payment or discount.

Any firm although it may not enjoy receiving a letter of complaint, but it should still welcome these letters for the following reasons:

a- These letters may show that something has gone wrong, or seems to have gone wrong inside the firm.

Hence, they give chance to put matters right.

b- To get a complaint from a customer is better than learning about the complaint from a third part, who has heard from your ex-customer how badly you have treated him.

c- By answering a complain in a helpful manner, this will provide the firm with an excellent opportunity to provide the firm's goodwill.

When you write a letter of complaints take in consideration the following points:

a- Make sure, before writing a complaint, that there is a real and genuine need for the letter, then write and send the letter immediately.

b- Begin the letter by expressing regret and sorrow for being obliged to write such a letter, then explain carefully and tactfully what your complaint is (what is wrong).

c- Indicate the inconvenience or loss the subject of complaint has caused you.

d- Suggest what you consider to be a fair adjustment, as a reasonable and acceptable solution to both parties concerned, in other words tell your correspondence exactly how he can put the matter right.

e- Use passive and impersonal expression, and show

confidence that your claim will receive immediate and favorable attention, and the problem will be solved quickly and amicably.

A complaint letter for receiving less than the required quantity and damaged goods is exhibited in example (10) page (189), while Example (11) page (190) illustrates a complaint letter for incorrect bill.

3.7.2. Adjustment Letters

Dear student, In dealing with the complaints , the seller – if the complaint is justified– must try hard to satisfy the buyer in order to return his confidence, and convince him that mistakes rarely occurs and this is an exceptional case. All of this can be done by sending a letter of adjustment to the buyer.

When you write a letter of adjustment, remember the following points:

- a- Answer the complaint letter immediately, otherwise, write an acknowledgment of complaint as soon as you receive the complaint letter, and tell the complainant that you have received his complaint, and it is receiving your care, with a promise to send a letter of adjustment including a satisfactory solution.
- b- Address your letter personally to the particular customer.
- c- Express your appreciation of the complainant's letter for calling your attention to the problem.
- d- If the complaint is reasonable, apologize for the problem and inconvenience caused, and explain briefly how it was occurred, then offer the adjustment graciously.
- e- Inform the complainant of the preventive procedures

you have taken and assure him that he will not be put to any such inconvenience in future.

f- Offer further cooperation and assurance of satisfaction, this will promote goodwill for your company and sustain your relation with the customer.

g- If the complaint is unreasonable or not valid, state clearly why you are refusing or only partially accepting the complaint, and in the same time show the complainant that you understand his problems and try to convince him of the justness of your decision.

Examples (10) page (189) and (11) page (190) exhibit two kinds of adjustment letters.

Self-Assessment Questions

1- What kinds of mistakes that may happen and call for sending a letter of complaint?

2- What points should be taken in consideration when writing a letter of complaints ?

Exercise:

1- *"Any firm should still welcome receiving the letters of complaint"*. Explain this phrase and mention the reasons.

2- When writing a letter of adjustment, what are the important points that should be remembered?

3- With reference to the complaint letters and the adjustment letters in examples (10), (11) pages (189 ,190), answer the following questions:

a-You ordered 200 pieces of wrist watches, different colors from an Italian supplier. Upon delivery you found the number of men's and women's watches was reversed. Write a complaint letter about this, pointing to

inconveniences caused to you, and asking to put things right immediately.

b- When the Italian supplier received your complaint letter, he wrote an adjustment letter apologizing for not delivering the right numbers, and promising to give 10% discount as settlement.

3.8. Payment and Acknowledgement of Payment

Dear student, Payment in a home trade is made either in advance or within a reasonably short period after delivery, and is done either by a check or a draft. The whole process takes a relatively short time and involves no or little risks and problems. Payment in foreign trade needs special care because of the distance between the buyer (importer) and the seller (exporter), that may require a great deal of correspondence between them, and this procedure takes a considerable time to solve these and other problems. Payment can be made through banks, which present a number of services that benefit both of the importer and the exporter.

Payment of foreign trade can be made in any of the following methods:

a- Letter of Credit (L/C)

The letter of credit is the most commonly used method in payment for foreign transactions, especially when dealing with unknown buyers.

Payment through a letter of credit takes the following steps:

- 1- The buyer instructs his bank to issue the letter of credit for the amount of purchase and in favor of the seller.
- 2- The buyer's bank sends these instructions to its agent (i.e., a bank co-operating with it) in the seller's country.
- 3- The agent bank undertakes to pay the seller the money due

to him, provided the conditions set out in the letter of credit have been complied with.

4- The seller executes the buyer's order in order to receive the money from the agent bank.

b- Bank Transfer

Whether in the same bank or in a different bank, payment is achieved through transferring money upon the order, from the buyer's account to the seller's account. In other words, it is a simple transference of money from the bank account of a buyer in his own country to the bank account of the seller in the seller's country, and the transfer is carried at current rates of exchange. This method of payment is simple and quick and can be speeded by cabled instructions if desired.

c- Bill of Exchange (B/E)

A bill of exchange (B/E) is defined as "*an order in writing from a creditor to a debtor to pay on demand or on named date a certain sum of money to a person named on the bill, or to his order*". It is also defined as "*a written order by the seller (drawer) to the buyer (drawee), to pay an amount of money at a specified future date*". The bill is sent to the buyer through a bank to "*accept*" and sign it before goods are delivered.

Payment through a bill of exchange takes the following steps:

- 1- The creditor (seller or exporter) draws the bill on the debtor (buyer or importer) to accept, he also may order the debtor to pay the money to any bank named by him on the bill.
- 2- The debtor accepts by signing his name on the front of the bill, and he can add the name of the bank which he wishes to pay the bill.
- 3- If payment is done through the creditor's bank, the bill stays in the creditor's bank till due for payment.
- 4- On date of payment the bill will be presented to the debtor's bank (paying bank) for settlement, who must pay the amount of money or the debtor will be subject to legal action.

Dear student:

A bill of exchange (B/E) is defined as "an order in writing from a creditor to a debtor to pay on demand or on named date a certain sum of money to a person named on the bill, or to his order". It is also defined as "a written order by the seller (drawer) to the buyer (drawee), to pay an amount of money at a specified future date".

To inform the seller about the method of payment, the buyer sends him a short letter called "*a letter of payment*", and serves as a covering letter when payment documents are enclosed with it. It is necessary to end the letter of payment with a request to the seller to send an acknowledgement of payment.

In turn, when the seller receives the letter of payment he should write a letter to the buyer, this letter is called "*an acknowledgement letter*", usually a short and direct letter, notifying him that his payment is received.

Self-Assessment Questions

- 1- What are the differences between payment in a home trade and payment in a foreign trade?
- 2- What are the methods of payment in foreign trade transactions. Name them.
- 3- Briefly define the following :
 - a) The a letter of payment.
 - b)The acknowledgement of payment letter.

Exercise (9)

All the sentences below could be used in complaints, or replies to them. Match the sentences in column A with sentences in column B with similar meanings. Then choose the sentences which are most suitable for business correspondence:

Column A	Column B
a- Your machine doesn't work.	1- This time it's not our fault.
b- In this case we are not responsible for the error.	2- We would be grateful if you could correct the error.
c- You should put it right.	3- Make sure it doesn't happen again.
d- We are sorry about the muddle.	4- There appears to be a defect in the mechanism.
e- Please ensure that the problem does not arise again.	5- We apologize for the confusion.

Exercise (10)

The following are the steps for payment through a letter of credit (L/C), rearrange them in their right sequence:

- a- The seller executes the buyer's order.
- b- The agent bank undertakes to pay the seller the money due to him.
- c- The buyer instructs his bank to issue the letter of credit.
- d- The buyer's bank sends these instructions to its agent in the seller's country.

Exercise (11)

The following are the steps for payment through a bill of exchange (B/E), rearrange them in their right sequence:

- b- The creditor draws the bill on the debtor to accept.
- d- The debtor accepts by signing his name on the front of the bill.
- a- If payment is done through the creditor's bank, the bill stays in the creditor's bank till due for payment.
- c- On date of payment the bill will be presented to the debtor's bank who must pay the amount of it.

Exercise (12)

Match the following terms with their definitions:

Terms	Definitions
a- Letter of credit.	1- Date by which an account should be settled.
b- Due date.	2- List of amounts paid and owed.
c- Bank transfer.	3- Movement of money from one bank account to another.
d- Statement of account.	4- A document that requires the seller to supply shipping documents to the bank to obtain payment.

3.9. Examples

Example (1) A - Inquiry

*W. & T. Avery Ltd.
21 Conduit St.
London W.1.
UK*

5th January, 2011
The National Textiles Company
Mustansir Street
Baghdad
Iraq

Dear Sirs,

Messrs Armstrong & Smith of Sheffield informed us that you are manufacturers of polyester cotton bed sheets and pillow cases. We would like you to send us details of your various ranges, including sizes, colors and prices, and also samples of the different qualities of materials used.

We are large dealers in textiles and believe there is a promising market in our area for moderately priced goods of the kind mentioned.

When replying, please state terms of payment and discounts you would allow on purchases of quantities of not less than five hundred of individual items. Prices quoted should include delivery at above address.

Yours faithfully
Peter S. Ryder
Peter S. Ryder
Import Manager

B - Reply

*The National Textiles Company
Mustansir Street
Baghdad
Iraq*

27th January, 2011

W. & T. Avery Ltd.
21 Conduit St.
London W.1.
UK

Dear Sirs,

We are very pleased to receive your inquiry of 5th January and enclose our illustrated catalogue and price list giving the details you ask for. Also by separate post we are sending you a full range of samples and when you have had an opportunity to examine them, feel confident you will agree that the goods are both excellent in quality and very reasonable in price.

On regular purchases in quantities of not less than five hundred of individual items we would allow you a trade discount of 33.3% and a special discount of 5% net price for payment within ten days from receipt of invoice. If you place your order not later than the end of this month, we would guarantee delivery within fourteen days of receipt.

We invite your attention to our other products, details of which you will find in the catalogue, and look forward to receiving your first order.

Yours faithfully
M. F. Hasan

Mohammad F. Hasan
Export Manager

Encl: catalogue, price list.

C - Order (Covering Letter)

*W. & T. Avery Ltd.
21 Conduit St.
London W.1.
UK*

12th February, 2011

The National Textiles Company
Mustansir Street
Baghdad
Iraq

Dear Sirs,

We thank you for your letter of 27th January and enclose our order No. (237) for four of the items.

All these items are urgently required by our customers. We therefore hope you will send them not later than 2nd of March.

Yours faithfully
Peter S. Ryder
Peter S. Ryder
Import Manager

Encl: Order Form.

(Order Form)

*W. & T. Avery Ltd.
21 Conduit St.
London W.1.
UK*

The National Textiles Company
Mustansir Street
Baghdad
Iraq

Order No. : (237)

12th February, 2011

Qty	Please supply :Item	Catalogue No.	Price/ item (\$)
500	Bed sheets, 106cm, blue.	75	10.0
500	Bed sheets, 120 cm, primrose.	82	8.5
1000	Pillow cases, blue.	117	2.0
1000	Pillow cases, primrose.	121	2.0

Yours faithfully
Peter S. Ryder
Peter S. Ryder
Import Manager

D - Acknowledgement

*The National Textiles Company
Mustansir Street
Baghdad
Iraq*

15th February, 2011

W. & T. Avery Ltd
21 Conduit St.
London W.1.
UK

Dear Sirs,

We are very pleased to receive your order No. (237) for bed sheets and pillow cases, and as all items were in stock, we have dispatched them to you today by passenger train, carriage forward.

We hope they will reach you in good time and that we may have the pleasure of further orders from you.

Yours faithfully
M. F. Hasan
Mohammad F. Hasan
Export Manager

E - Invoice

*The National Textiles Company
Mustansir Street
Baghdad*

Iraq

Invoice No. (264)

18th February, 2011

Order No. (237)

W. & T. Avery Ltd.

21 Conduit St.

London W.1.

UK

Quantity	Description	Catalogue No.	Unit price (\$)	Total
500	Bed sheets, 106cm , blue	75	10.0	5000
500	Bed sheets, 120 cm , primrose	82	8.5	4000
1000	Pillow cases, blue	117	2.0	2000
1000	Pillow cases, primrose	121	2.0	2000
	Total			13000

Freight 200

Insurance 100

10% Cash discount (1300)

\$ 12000

E. & O. E.

Yours faithfully

R. Hashim

R. Hashim

Financial Manager

F - Statement of Account

*The National Textiles Company
Mustansir Street
Baghdad
Iraq*

28th February, 2011
W. & T. Avery Ltd.
21 Conduit St.
London W.1.
UK

Date	Item	Debit \$	Credit \$	Balance \$
1 January	Balance	-----	-----	3500
16 January	Invoice No.150	6800	-----	10300
4 February	Cheque	-----	9700	600
18 February	Invoice No. 237	12000	-----	12600

E. & O.E.

Cash Discount 3% if paid within 10 days

Yours faithfully

R. Hashim

R. Hashim
Financial Manager

Example (2)

A - Inquiry

*Morgan & Cie International S.A.
4, Place de Concorde
Paris 75008
France*

8th April, 2011

Grant & Clarkson
148 Mortimer Street
London W1C 36D
UK

Dear Sirs,

Some years ago we bought from you wrist watches in stainless steel cases, with unbreakable glass.

We are interested to know whether you are making watches of this type, and if so, should be glad have particulars, including price for quantities of not less than one hundred. We should require delivery within four weeks for order.

Yours faithfully
M. John
M. John (Mrs.)
Import Manager

B - Reply

*Grant & Clarkson
148 Mortimer Street
London W1C 36D
UK*

19th April, 2011

Morgan & Cie International S.A.
4, Place de Concorde
Paris 75008
France

Dear Sir,

Thank you for your inquiry of 8th April . We are still making watches of the type referred to and welcome the prospect of your renewed custom. Owing to the increased demand for them, we can now offer these watches in a wider range than when you placed you last order.

For quantities of not less than one hundred of each type our prices, c.i.f. Manchester, are from £ 12.75 each for the "Popular" to £ 32.60 each for the "Aristocrat". These price are subject to a trade discount of 40% on the ex work cost.

The enclosed booklet contains details of all our watches and will enable you to make a suitable selection. For all types we can promise delivery well within the period of four weeks mentioned in your letter.

Yours faithfully

B. David

B. David (Mr.)
Export Manager

Encl : booklet

*Morgan & Cie International S.A.
4, Place de Concorde
Paris 75008
France*

1st May, 2011

Grant & Clarkson
148 Mortimer Street
London W1C 36D
UK

Dear Sirs,

We thank you for your letter of 19th April forwarding booklet with details of your range of wrist watches. We are very interested in the different type of watches your offer and have decided to place a trial order for the following, on the terms stated in your letter, but only if you can guarantee dispatch in time to reach us by the end of this month.

100	"Popular" Watches	@ £ 12.75 each.
100	"Regent " Watches	@ £ 18.50 "
100	"Aristocrat" Watches	@ £ 32.60 "

We place this order on the clear understanding that the consignment is dispatched in time to reach us by 31 May and reserve the right to cancel it and to refuse delivery after this date.

We suggest payment by bill of exchange drawn on us at 30 days after sight. Please say whether this is agreeable to you.

Yours faithfully

M. John

M. John (Mrs.)
Import Manager

C - Order**Example (3)****A - Inquiry**

Pierson & Co.
Louis Drive
Dawson, Ontario
Canada
Tel: (+1) 614 295 1682

2nd June, 2011

Mr. J. Merton
Glaston Potteries Ltd.
Clayfield, Burnley, BB10 1RQ
UK

Dear Mr. Merton,

You have previously supplied us with crockery and we should be glad if you would now quote for the items named below, manufactured by the Ridgeway Pottery Co. of Hanley.

The pattern we require is listed in your 2011 catalogue as "No. 59 Conway Spot (Green)":

300	Teacup and Saucers.
300	Tea Plates.
40	1 - liter Teapots.

Prices quoted should include packing and delivery to our address. When replying, please state (i) discounts, allowable, (ii) terms of payment, (iii) earliest possible date of delivery.

Yours sincerely
Malcolm Pierson
Malcolm Pierson
Director

B –Quotation (Covering Letter)

Glaston Potteries Ltd.
Clayfield, Burnley, BB10 1RQ
UK
Tel: +44(0)1282 46125
Email: j.merton@glaston.co.uk

21st June, 2011

Mr. M. Pierson
Pierson & Co.
Louis Drive
Dawson, Ontario
Canada

Dear Mr. Pierson,

Replying to your inquiry of 2nd June for a further supply of our crockery, we are pleased to send you our quotation for the crockery you inquired about.

These prices include packing and delivery, but crates are charged for, with an allowance for their return in good condition.

We can deliver from stock and will allow you a discount of 5% but only on items ordered in quantities of 100 or more. We hope you will find these terms satisfactory and look forward to the pleasure of your order.

Yours sincerely
John Merton
John Merton
Sales Manager

Encl: Quotation Form.

(Quotation Form)

Glaston Potteries Ltd.
 Clayfield, Burnley, BB10 1RQ
 UK
 Tel: +44(0)1282 46125
 Email: j.merton@glaston.co.uk

21st June, 2011

Mr. M. Pierson
 Pierson & Co.
 Louis Drive
 Dawson, Ontario
 Canada

Catalogue No.	Item	price (£)	Per
59/a	Teacups	35.00	100
59/b	Tea saucers	28.50	100
59/c	Tea Plates	28.50	100
59/d	Teapots 1-litre	1.75	1

For acceptance within 6 months.

Terms: 2.5% (on total cost) one month.

Yours sincerely

John Merton

John Merton
 Sales Manager

C - Order

Pierson & Co.
Louis Drive
Dawson, Ontario
Canada
Tel: (+1) 614 295 1682

5th July 2011
Mr. J. Merton
Glaston Potteries Ltd.
Clayfield, Burnley, BB10 1RQ
UK

Dear Mr. Merton,

We are obliged for your quotation at 21st June for the supply of crockery.

We find your terms satisfactory and now send you our order for the following items of: "Conway Spot" ware (Green), with gilt rims:

300 Tea Cups.....@ £ 35.75 per hundred.
300 Tea Saucers.....@ £ 28.5 per hundred.
300 Tea Plates.....@ £ 28.5 per hundred.
40 Teapots, 1-liter.....@ £ 1.75 each.

We note that you can supply these items from stock and look forward to delivery within the next few days.

Yours sincerely
Malcolm Pierson
Malcolm Pierson
Director

Example (4)

A - Inquiry

AL-WARAQ
for Publishing and Distribution Est.
Jordan University St.
Amman 11953
Jordan

20th July ,2011
Ali & Mansour Alhenaky Company
For Plastic & Paper Industries Ltd.
Industrial Area 2, Madina Monawara
Saudi Arabia

Dear Sirs,

Will you please quote for the supply of about 50 reams of good quality white poster paper suitable for poster work generally.

We require paper that will retain its white appearance after pasting on walls and hoardings and shall be glad if you will state your prices, including delivery at our works, and send us sample. Delivery would be required within four weeks of order.

Yours faithfully
Salim F. Waleed
Salim F. Waleed
Managing Director

B - Quotation

Ali & Mansour Alhenaky Company
For Plastic & Paper Industries Ltd.
Industrial Area 2, Madina Monawara
Saudi Arabia
Email: alhenaky@hotmail.com

29th July, 2011

AL-WARAQ
for Publishing and Distribution Est.
Jordan University St.
Amman 11953
Jordan

Dear Sirs,

We thank you for your inquiry of 20th July and, as requested, enclose samples of different qualities of paper suitable for poster work and quote as follows:

A1 quality printing paper, white				95 SR	per kg.
A2	do		90 SR	"	.
A3	do		85 SR	"	.

These prices include delivery at your works. All these papers are of good quality and quite suitable for poster work. We guarantee that will not discolour when pasted.

We can promise delivery within one week from receiving order and hope you will find both samples and prices satisfactory.

Yours faithfully
Salim F. Waleed
Salim F. Waleed
Managing Director

C - Order

AL-WARAQ
for Publishing and Distribution Est.
Jordan University St.
Amman 11953
Jordan

7th August, 2011

Ali & Mansour Alhenaky Company
For Plastic & Paper Industries Ltd.
Industrial Area 2, Madina Monawara
Saudi Arabia

Dear Sirs,

We thank you for your quotation of 29th July and shall be glad if you will supply, and deliver not later than the end of next month:

100 reams of A2 quality Printing Paper, white, @ 90 SR per kg, including delivery.

Yours faithfully

Salim F. Waleed

Salim F. Waleed
Managing Director

Example (5)

Request

Arabian Gulf Markets
Amir Street
Abu-Dhaby
U.A.E.

8th September, 2011
The Chinese Trading Co.
15, Shantung Street
Peking
China

Dear Sirs

Will you please send me a copy of your catalogue and price list of portable transistor sets and copies of descriptive leaflets that I could pass to prospective customers.

Yours faithfully

B. Ibrahim

B. Ibrahim
Director

Example (6)

Request

Majid Enterprises

Grant Road
Bombay
India

1st July, 2011

Panton Manufacturing Ltd.
Panton Works, Hounslow
Middlesex, TW6 2BQ
UK

Dear Sirs,

Your firm has been recommended to me by James Dickinson & Co. of Bath, with whom we have done business for many years.

We are interested in your card-index boxes and filling equipment for use in our office and shall be glad if you will send us a copy of catalogue and current price list.

Yours faithfully

H. Majid

H. Majid (Mr.)
Managing Director

Example (7)

Request

The Bell Group
10-14 Beauchamp St.
London W1
UK

24th September, 2011
Modern Industrial Company
16 Hamra Street
Beirut
Lebanon

Dear Sirs,

I have seen one of your safes in the office of a local with whom I have regular dealing and they have recommended you as makers of a reliable and, at the same time, inexpensive safes.

Please send me a copy of your catalogue. I am particularly interested in safes suitable for a small office.

Yours faithfully
K. Johnson
K. Johnson (Mr.)
Manager

Example (8)

Offer

*Modern Shoe Co. Ltd.
Yeovil, Somerset S19 3AF
London
UK*

11th July, 2011
Dymont & Co.
General Import Merchants
Calcutta
India

Dear Sirs,

At the beginning of the new year, we will put on the market a new type of men's shoes, made from extra cow leather.

We would like to offer you samples of our goods with the purchase order and price list. If it were satisfactory, we would like to know the quantity of your order, so that we may take this into consideration during the process of production.

By the way, we draw your attention that the date of delivery is between two and three weeks after the date of the order, and that our usual discounts for big soles are still as they were.

We look forward to the pleasure of serving you.

Yours faithfully
L. Peter
L. Peter (Mrs.)
Sales Manager

Example (9)

Offer

Satex S.P.A.

Via di Papa, 00146 Roma, Italy

Tel: +39(0)6769910

Email: causiod@satex.co.it

24th september, 2011
F.Lynch&Co.Ltd.
Nesson House
Newell St.
Birmingham B3 3EL
UK

Dear Sirs,

We have the pleasure to inform you that we have recently received new sets of the most fashionable garments for men and women all sizes. We have also received a new variety of silk neck ties and fancy silk scarfs.

Quantities are very limited and prices are highly competitive. You are warmly invited to visit our stores and not let this golden opportunity slip by. Special quantity discounts are offered for those who buy more than one item.

The sooner you visit us, the wider and better will be your choice.

Yours faithfully

D. Causio

D.Causio(Mr.)

Sales Director

Example (10) A – Complaint Letter

Kraft Foods Global Inc.
Northfield, IL 60093-2153
USA

24th March, 2011
National Dairy & Food Co.
P.O.Box:6520, Taiz
Yemen

Dear Sirs,

We had ordered 2000 tins of Healthy Milk Powder under our order No. B/818 dated 26 February 2010. Today when the dispatch arrived we checked its contents and found only 1500 tins, out of which 45 were badly damaged. It seems one of the cases was not packed properly or some heavy load had been placed over it in transit.

There is a great demand for this powder at this time of the year, and we expected to clear the whole stock during the next two months. But it appears some of our customers will have to be disappointed.

With enormous resources at your command, we hope you can save the situation by sending 500 tins immediately by quick transit service.

As regards the damaged tins, we want your advice. There are two alternatives: either you give us a purchase allowance, so we can sell them at a reduced price, or permit us to return them to you at your cost for replacement.

We would very much appreciate an early reply.

Yours faithfully
T. Brown
T. Brown (Mr.)
Import Manager

B – Adjustment Letter**Example (11)**

National Dairy & Food Co.
P.O.Box:6520, Taiz
Yemen
Tel:+967(4)218611
Email: info@nadfood.com.ye

10th April, 2011
Import Manager
Kraft Foods Global Inc.
Northfield, IL 60093-2153
USA

Dear Sir,

Thank you for your letter of 24th March, 2011, we are very sorry to know that you have been put to embarrassment and inconvenience owing to our mistake.

Your suggestion of quick shipment of 500 tins is fair, and we have dispatched them today by quick transit service, as desired by you. We hope they will reach in time for you to keep the dates with your customers.

We also agree to bear the transportation cost of the damaged tins. Please send them back soon.

We thank you for drawing our attention to this mistake because we have again carefully examined the working of our Packing and Dispatch Department, and introduced further checks to prevent the recurrence of such mistakes. Rest assured that you will not be put to any such inconvenience in future.

Yours faithfully
Omer H. Ali
Omer H. Ali
Export Manager

A – Complaint Letter

Ghamadan Maximum- Telecom
Al-Zubairy St., Sana'a
YEMEN
Tel:+967(1)275106

20th June, 2011
International Trading Company
Sabas Building
507 A.Flores Street
Manila
Philippines

Dear Sirs,

Thank you for your letter No. AB/502 of 12th January 2011 forwarding bill no. (123) dated 22nd May 2011. In it you have included two items which we did not buy. They are :

- 40 Nokia mobile (Model2505)
- 30 Nokia mobile (Model2506)

It seems there has been some mistake in copying from our personal account maintained by you. Will you please get it checked and send us another bill? I am returning them with your bill No. (123).

Yours faithfully
B. Al-Hashidi
B. Al-Hashidi
Manager

B – Adjustment Letter

International Trading Company

Sabas Building
507 A.Flores Street
Manila
Philippines

11th July, 2011

Ghamadan Maximum- Telecom
Al-Zubairy St., Sana'a
YEMEN
Tel:+967(1)275106

Dear Sirs,

Thank you for your letter of 20th June, 2011. Please accept our sincere apology for the error in your May bill.

The two items you mentioned was to be charged to another customer whose account appears next to yours in our ledger. You are right in guessing that it was a copying mistake. We have instructed our bill clerk to be more careful in future.

On hearing from you, we shall send another bill for the correct amount.

Yours faithfully
Mary H. Wilson
Mary H. Wilson
Financial Department

4 Terminologies

Abroad	الخارج	In advance	مقدما
Acknowledgement	إشعار باستلام	Inconvenience	إزعاج/مضايقة
Adjustment	تسوية	Indent	طلب شراء بواسطة وكيل
Advantages	مزايا / فوائد	Inquiry	/استعلام استفسار
Advertisement	إعلان	Instructions	تعليمات
Against	مقابل	Insurance	تأمين / ضمان
Appreciate	يثمن / يقدر	Intend	ينوي
Available	متوفر / متاح	Invoice	فاتورة
Avoid	يتجنب	Legal	قانوني
Barter	مقايضة	Letter of credit	خطاب اعتماد (ضمان)
Bear	يتحمل	Liquidate	يصفي / يحول إلى نقد
Bill	فاتورة	Local representative	ممثّل محلي
Bill of exchange	كمبيالة	Manufacturer	مصنع
Bound	ملزم	Mediating	وسيط
Branch office	مكتب الفرع	Mention	يذكر
Brochure	مطوية (بروشور)	Obligation(s)	التزام (التزامات)
Carriage	نقل بالقطار	Obtain	يحصل

Cartage	نقل بعربة	Offer	عرض
Cash discount	خصم نقدي	Opportunity	فرصة
Classified	تصنف/ترتب	Order	أمر
Clearing agent	وكيل تخليص بضائع	Ordinary	عادي
Comfortable	مرتاح/مريح	Ownership	ملكية
Commerce	تجارة	Parcel	رزمة /طررد
Commercial attaché	الملحق الثقافي في السفارة	payment	الدفع، السداد
Commission Agent	وكيل بالعمولة	Perishable	قابل للتلف أو الفساد
Commodities	سلع (بضائع)	Portage	نقل باليد
Complaints	شكاوي	Post office	مكتب بريد
Concentrate	يركز	Premises	مبنى /موقع
Conclude	يكمل/يتم	Prime rose	زهرة الربيع
Conditional	شرطي/ بشروط	Pro forma	شكلي/صوري
Consignment	بضاعة الأمانة	Promise	يعطي وعدا
Cost	تكلفة	Prospect	متوقع
Creditor	دائن	Qualities	نوعيات
Customs duties	ضرائب ورسوم	Quantity discount	خصم الكمية
Deal	يتعامل	Quotation	تسعيرة
Debtor	مدين	Railway	محطة القطار
Delivery	التسليم	Recurrence	تكرار/عودة
Decide	يقرر	Reduction	تخفيض

Demand	طلب	Relationship	علاقة
Demonstrate	يبين / يوضح	Remaining	الباقية
Description	وصف	Remedy	وسيلة لاسترداد الحق
Details	تفاصيل	Reputation	سمعة
Desire	ترغب	Reply	رد ،إجابة
Discolour	يتغير أو يزول اللون	Regular	منتظم
Discount	الخصم	Request	طلب أو سؤال
Dispatch	إرسال	Right(s)	حق (حقوق)
Dock	رصيف	Safe(s)	خزينة (خزائن)
Documents	مستندات (وثائق)	Selection	اختيار
Domestic trade (Home trade)	تجارة محلية (داخلية)	Seek	يطلب
Embarrassment	ارتباك / إحراج	Settlement	تسوية
Employ	يوظف	Sight draft	حوالة تدفع عند الإطلاع
Entry record	قيد اليومية	Size up	يقدر حجم
Exchange	تبادل ،مبادلة	Specimen	عينة /نموذج
Exporter	مصدر	Statement of Account	كشف حساب
Factory	مصنع	Synonyms	مرادف
Follow up	يلحق /يتابع	Term(s)	شرط (شروط)
Foreign trade (international)	تجارة خارجية	Trade discount	خصم تجاري

Forwarding agent	وكيل شحن	Trade exhibition	معرض تجاري
Freight	شحن البضاعة	Transaction	معاملة
Gilt rims	حواف (إطارات) ذهبية اللون	Transport	نقل
Glad	سعيد/ مسرور	Truck	شاحنة
Gross	إجمالي	Turn off	ينتهي
Heritage	تراث	Undertake	يتعهد
Identify	يعرف	Unloading	تفريغ
Immediately	في الحال / فوراً	Valid	ساري المفعول
Importer	مستورد	Warehouse	مخزن

5 Overview

Dear student,

As you have finished this unit, Business Letters, we hope that you have learnt a great deal from it, and that you have enjoyed it. However, it would be useful to remind you of the major topics covered in it.

In general, there are two kinds of trade: home trade and foreign trade, where some differences exist between them, and what concerns us in this textbook is foreign trade, as in this kind of trade each of the importer (buyer) and the exporter (seller) uses his special types of correspondence.

There are several kinds of business letters that have to be exchanged between the importer and the exporter in a foreign trade transaction, each kind of such letters has its own distinguished characteristics and therefore needs special attention.

Finally, there are a good deal of examples for these kinds of business letters at the end of the second section, in order to show you how to correspond with others when the transaction is a foreign trade.

6 Preview of Unit Four

Unit four is about Electronic Business (Electronic Commerce), and business letters exchanged between the buyer and the seller in electronic business, it deals with subjects that help you to write and send different kinds of business letters through the electronic mail.

7 Answer Key

Exercise (1)

Importer's Correspondence	b	c
Exporter's Correspondence	a	d

Exercise (2)

Symbol	c	d	a	f	b	e
Right sequence	1	2	3	4	5	6

Exercise (3)

Symbol	b	f	e	c	a	d
Right sequence	1	2	3	4	5	6

Exercise (4)

Question No.	a	b	c	d	e	f	g	h	i
Answer Symbol	4	1	2	3	4	4	3	2	1

Exercise (5)

The term	a	b	c	d	e	f
The definition	3	4	6	1	2	5

Exercise (6)

Question No.	a	b	c
Answer	F, Inquiry	T	F, Quotation

Exercise (7)

Question No.	The best verb
a	dispatched
b	place
c	confirm
d	acknowledge
e	refuse
f	cancel

Exercise (8)

The term	a	b	c	d	e
The definition	3	1	5	2	4

Exercise (9)

Column A	a	b	c	d	e
Column B	4	1	2	5	3
Most suitable	4	b	2	5	e

Exercise (10)

Symbol	c	d	b	a
Right sequence	1	2	3	4

Exercise (11)

Symbol	b	d	a	c
Right sequence	1	2	3	4

Exercise (12)

The term	a	b	c	d
The definition	4	1	3	2

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Unit 4



Business Letters By Electronic Mail



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1 Introduction

1.1. Preview

Dear student,

Welcome to the last unit of Commercial Correspondence and Terminologies course, which consists of four units. This unit represents the electronic commerce (e-commerce) and using electronic mail (e-mail) in writing and sending business letters, because those engaged in business to business (B2B) e-commerce need to correspond through the internet.

So this unit will help you to understand the flow of information in B2B e-commerce, and understand the parts of the business letter when using the internet. So this unit will enable you to write an e-mail business letter in the best form and send it in a safe way.

1.2. Objectives

Upon completing this unit you are expected, **dear student**, to:

- 1- Identify the e-business and the e-commerce, and compare between them.
 - 2- Recognize the different types of e-commerce.
 - 3- Understand how information flows in B2B e-commerce.
 - 4- Recognize the advantages and disadvantages of using e-mail in business letters.
 - 5- Recognize parts of an e-mail business letter.
 - 6- Learn how to write and send business letters by e-mail.
-

1.3. Unit Sections

Dear student,

This unit is divided into two sections: The first section introduces the electronic commerce and focuses on B2B e-commerce, and this section had achieved the first three objectives.

The second section represents the e-mail business letters, and this section had achieved the last three objectives.

1.4. Supplementary Readings

Regarding this matter, you are advised to refer to the terminologies list at the end of the unit; you also need to get a good English/Arabic dictionary to help you in translation.

We also recommend you to browse the Web and try to download articles about e-commerce, e-business , e-mail correspondence, and e-mail in business correspondence. Listed below are some articles chosen from the Web:

1. <http://www.selfstartersweeklytips.com/articles/business-email.htm>
2. <http://www.savvy-business-correspondence.com>
3. [http:// www.pvamu.edu/pages/1880.asp](http://www.pvamu.edu/pages/1880.asp)
4. <http://www.worldstart.com/tips/tips.php/2289>
5. <http://www.abcbusinesswriting.blogspot.com/2007/09/e-mail-is-business-correspondence-not.html>
6. [http:// www.indiaedu.com/distance-learning/india/courses/certificate-courses/e-commerce.html](http://www.indiaedu.com/distance-learning/india/courses/certificate-courses/e-commerce.html)
7. [http:// www.austrade.gov.au/ebusiness-vs-ecommerce/default.aspx](http://www.austrade.gov.au/ebusiness-vs-ecommerce/default.aspx)

2 E-Commerce: An Introductory Section

Dear student,

In the late 1970s both of Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT) were introduced . These technologies facilitated commercial transactions electronically, by allowing businesses to send commercial documents (orders, invoices,...etc.) electronically. This was the birth of electronic commerce (commonly known as e-commerce or eCommerce). The amount of trade conducted electronically has grown extraordinarily with widespread internet ⁽¹⁾ usage, and electronic commerce has expanded rapidly over the past few years and is predicted to continue at this rate, or even accelerate.

But what is the meaning of e-commerce ? Is it the same as e-business? what are its types? And how does information flow in it? To find answers to these questions let's read the following paragraphs.

2.1. E-Business and E-Commerce

Dear student, The terms "*e-commerce* " and "*e-business*" are often seen and used interchangeably, but in fact they are not exactly the same; they are distinct concepts and have different meanings. But what do these words really mean?

¹ internet is the short of international network.

2.1.1. E-Business Definition

E-business (short of electronic business) is defined as " *a business that operates partially or primarily over the internet, usually providing services to other businesses* ". It is also defined as " *the powerful business environment that is created when you connect critical business systems directly to customers, employees, vendors, and business partners, using internets, extranets, e-commerce technologies, collaborative applications, and the web*". Also e-business refers to " *all uses of advances in information technology (IT), particularly networking and communications technology, to improve the ways in which an organization performs all of its business processes*".

Dear student:
E-business (short of electronic business) is defined as "a business that operates partially or primarily over the internet, usually providing services to other businesses".

From the definitions above we can conclude that e-business includes traditional business activities, such as working with business partners and buying and selling products, but it typically takes place electronically or over the internet.

2.1.2. E-Commerce Definition

E-commerce (short of electronic commerce) is defined as " *the purchasing, selling, and exchanging of goods and services over computer networks (such as the Internet) through which transactions or terms of sale are performed electronically* ". It is also defined as " *using the Internet to order and pay for products and services*". Another definition of e-commerce: " *it is a narrower concept that refers only to the electronic execution of business transactions such as buying and selling*". A more complete definition is " *e-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals*".

Dear student:
E-commerce (short of electronic commerce) is defined as "the purchasing, selling, and exchanging of goods and services over computer networks (such as the Internet) through which transactions or terms of sale are performed electronically".

From the definitions above we can conclude that e-commerce implies business transactions over the Internet where

the parties involved are either selling or buying. It is simply the buying and selling of goods and services on the Internet.

2.1.3. E-Commerce versus E- Business

Differences between e-commerce and e-business can be summarized in the following points:

- a- E-commerce is one aspect of e-business.
- b- E-commerce is only a part (but an integral part) of e-business process.
- c- E-commerce is a function or a feature of e-business.
- d- E-commerce essentially involves money exchanges in the transactions, while e-business is not limited to monetary transactions.
- e- E-business involves marketing, product design, supply management, consumer services evaluation, and more , while e-commerce is the activity of selling and buying.

It is necessary for the student to know that what concerns us in this unit is the e-commerce.

2.2. Types of E-Commerce

Dear student,

The four major types of e-commerce are:

a- Business to Business (B2B)

This type of e-commerce refers to electronic commerce between companies (such as manufacturers selling to distributors, and whole salers selling to retailers). It deals with relationships between and among businesses. B2B businesses often deal with hundreds or even thousands of other businesses, either as customers or suppliers. Most B2B transactions take place between parties that know each other; there is less need for third-party assurance services.

B2B comprise the largest bulk of e-commerce, for about 80% of e-commerce is of this type, The best examples of this

type of e-commerce are: IBM, Hewlett Packard (HP), Cisco, and Dell. It is a worthwhile point to indicate that in the coming paragraphs the focus will be on this type of e-commerce.

b- Business to Consumer (B2C)

This model is used when the business is a supplier and the consumer (general public) is the purchaser. It is the direct trade between companies and end consumers through the company's Web site. Usually, these businesses offer a catalogue and an online shopping cart, and the business is able to accept payment through its Web site. The consumer then has immediate access to the service online, or the product is shipped to him directly. The best examples of this type of e-commerce are: Amazon.com, Drugstore.com, Beyond.com, Travelocity, and Pizza Hut.

c- Consumer to Consumer (C2C)

C2C is simply the e-commerce between private individuals or consumers. It helps the online dealing of goods and services among people, and though no major parties are needed, the parties will not fulfill the transactions without the program which is supplied by online market dealer such as eBay and Craigslist. So this type of e-commerce works as Consumer to Business to Consumer (C2B2C), the consumer would contact a business in search for suitable customer. Most of the auction websites are working on this methodology.

d- Consumer to Business (C2B)

C2B transactions involve reverse auctions, which empower the consumer to drive transactions. In this type, consumers demand specific products or services from respective businesses by presenting themselves as a buyer group. An example of this type is contacting a competing airline via their website for the best travel and ticket offers for a specific journey, or contacting a tour and travel operator for purchasing a holiday package.

Websites such as CTB and SpeakOut.com provide consumers with market strategies, and this type of e-commerce is growing at a rapid pace and the trend is set to continue in the future.

Dear student, Besides these major types of e-commerce, there are various other types such as:

a- Mobile commerce (m-commerce)

The term m-commerce has been recently coined to refer to business activities (buying and selling of goods and services) that are performed through mobile devices (wireless communications technology) such as a mobile phone, a personal digital assistant (PDA), a smartphone, or other emerging mobile equipment such as dashtop mobile devices. M-commerce is becoming so popular that the web design and development companies have to optimize the websites to be viewed correctly on mobile device.

b- Business to Government (B2G)

E-commerce between companies and the public sector is called B2G. It refers to the use of the internet for public procurement, licensing procedures, and other government-related operations.

c- Business to Employee (B2E)

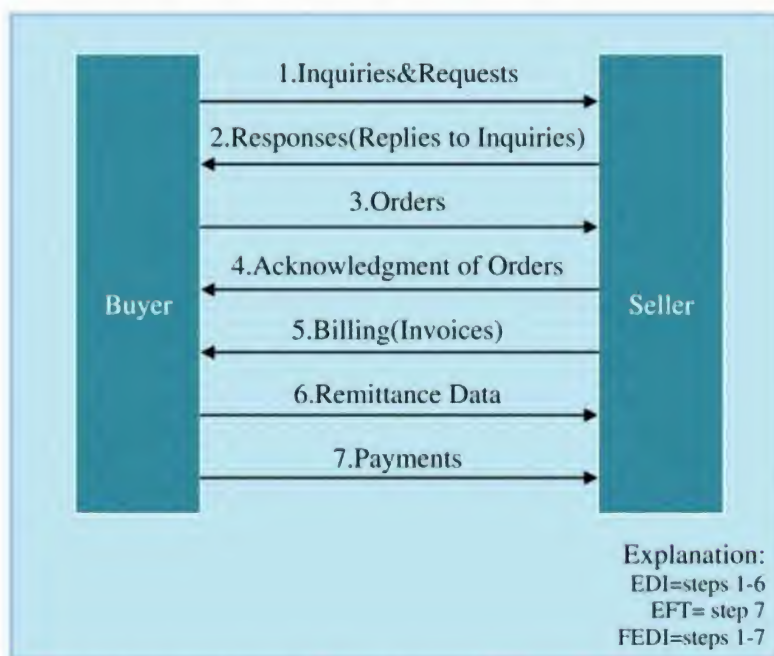
In B2E a company can offer its employees products and services online by using internal networks (intrabusiness network), and there is no need to be online on the web. Examples of B2E are: online supply requests, employee benefits reporting, special employee request, etc.

2.3. Information Flows in B2B

Dear student,

To decide what letters need to be exchanged between the buyer (importer) and the seller (exporter) when they are engaged in B2B e-commerce, let's first trace the flow of information between them.

Figure (13)
Information flows in e-commerce



adapted and adjusted from: Romney & Steinbart, 2003:55.

As shown in figure (13) you can notice that the same kinds of business letters exchanged between the two parties in the traditional business transactions are also exchanged between them in B2B e-commerce. But, while they use papers, pens, and envelopes (manual and paper-based) in writing and sending these letters, here they use the e-mail and the Internet (technology-enabled) in writing and sending their messages.

Moreover, another important point that should be mentioned is that B2B e-commerce has benefited from the improvements in information technology (IT) applications, to facilitate exchanging information with the other parties. These applications are:

a- Electronic Data Interchange (EDI)

Companies use this application for computer-to-computer exchange of e-commerce documents with their larger business customers and suppliers. It is " *a standard protocol for electronically transferring information between organizations and across business processes, and permits information output by one system to be electronically transmitted and input into another system*", and this application is characterized by "using a standard electronic system to enable unrelated companies to exchange documents like purchase orders and invoices".

EDI is considered to be "a critical IT application in re-engineering inter-organizational information exchanges for electronic orders and invoices ". It has the advantages of improving accuracy and reducing the time and cost, by eliminating unnecessary manual procedures.

b- Electronic Fund Transfer (EFT)

It is defined as " *the system that uses a variety of information technology to capture and process money and credit transfers between banks and businesses and their customers*". It is also defined as "a major form of electronic commerce systems in banking and retailing industries ". So, instead of using checks in cash payments, EFT enables companies to make cash payments electronically.

c- Financial Electronic Data Interchange (FEDI)

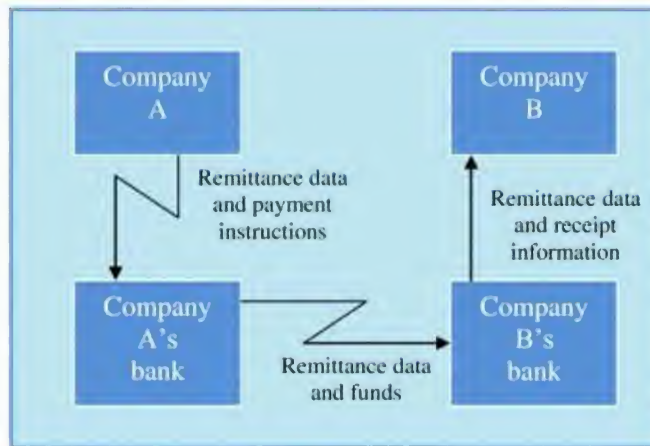
Instead of having two networks, one for EDI and another one for EFT, the FEDI can combine the exchange of funds (EFT) with the exchange of other information related to the

Dear student:

EDI is considered to be "a critical IT application in re-engineering inter-organizational information exchanges for electronic orders and invoices ". It has the advantages of improving accuracy and reducing the time and cost, by eliminating unnecessary manual procedures.

transaction (EDI). It is described as "*an alternative to the cumbersome and costly check payment process*", and has the advantages of "*reducing the cost of processing the payments, improving the reliability and timeliness of payments and enhancing the efficiency of payment process*". As shown in figure (14) the buyer's accounting information system (AIS) sends both remittance data and funds transfer instructions in one package, and the seller's AIS receives both the remittance data and funds simultaneously.

Figure (14)
Financial Electronic Data Interchange



adapted from:Romney&Steinbart,2003:56.

Self-Assessment Questions

- 1- Briefly explain the importance of e-commerce.
- 2- What is the effect of the Internet on the e-commerce?
- 3- In a figure show (represent) the flow of information in e-commerce.
- 4- Define the following terms:
e-business, e-commerce.

Exercise (1)

- a- There are numerous differences between e-business and e-commerce,
mention two of them.
- b- What are the major types of e-commerce? Name them.
- c- Some of the information technology applications give a great aid to e-commerce. Name them.

Exercise (2)

For each of the following sentences indicate whether it is true (T) or false (F), and correct the false one:

- a- In B2B e-commerce there is an imperative need for third-party assurance.
- b- E-commerce is one aspect of e-business.
- c- The business is considered a purchaser and the consumer is the supplier in
B2C e-commerce.
- d- IBM and DELL are considered best examples of B2B e-commerce.
- e- E-commerce between individuals or consumers is called C2B e-commerce.

Exercise (3)

Give the full form of each of the following abbreviations:

a-PDA.

b- EFT.

c- FEDI.

d- AIS.

e- EDI.

f- IT.

3 E- Mail Business Letters

Dear student,

Business communications are becoming increasingly informal as electronic media and the internet permeate every level of business contacts. One of the basic services provided by the internet is the electronic mail (commonly known as e-mail)⁽²⁾. It is a means of sending and receiving letters that has made communication more immediate, colloquial, and intimate. E-mail has become the most widely used type of business correspondence and has tremendously influenced all other types of business correspondence, mostly to the better.

Finally it is desirable to indicate that when we talk about e-mail the word "*message*" is used more frequently instead of the word "*letter*", as they have the same purpose.

Dear student:

that when we talk about e-mail the word "message" is used more frequently instead of the word "letter", as they have the same purpose.

² Also written "email", because some people see that the inconvenience of typing the hyphen is too big and omitting it is too simple.

3.1. Features of E-mail business letters

Dear student,

As far as business letter writing is concerned, the usage of this technique is characterized by the following advantages:

a- The speed with which the letter is received by the addressee (recipient), as this technique facilitates the transmission of letters through the use of computer storage, and computer inter-links, thus eliminating postal delays. So it is considered an effective way to communicate quickly and easily with people all over the world.

This feature is of paramount importance as it greatly minimizes the time of sending and/or receiving the required information; especially when correspondence affects more than one party and involved a part from the need to evaluate all parties so as to select the most favorable one among them in a relatively shortest possible time.

b- The storage of messages in the computer's memory for retrieval. Thus the message could be retrieved by the recipient at his convenience, so the sender can be sure of not disturbing the recipient.

c- The capability of saving messages in the mailbox for further use, even after their delivery, and the possibility of filing or getting back to any letter in a very easy way.

d- It is specially useful for short messages and for everyday correspondence, and the capability of picking up e-mail messages even when travelling anywhere in the world.

e- Reducing both time and effort of writing business letters in such a way as to eliminate some of the unnecessary parts a letter may contain - the secondary parts in particular, and abridging content of the main parts of the letter, as will be shown later.

f- Any document or picture in the hard disk, the flash disk or the compatible disk (CD) can easily be attached with the message.

On the other hand, the usage of e-mail is combined with the following disadvantages:

- a- The unexpected non-delivery of messages, or attachments arriving in unreadable form because of technical problems.
- b- As messages can be sent easily, there may be a large amount of junk and unnecessary messages, which in effect waste time in reading them.
- c- The lack of privacy and security, because all e-mails sent through normal channels can be intercepted, therefore write only what you want the world to see, also digital signing and encryption can be used to overcome this problem and make e-mail more secure.

3.2 Parts of an E-mail Business Letter

Dear student,

Although there are different types of e-mail correspondence, as these e-mails come in various colors and designs, in general a typical e-mail letter consists of the following parts:

a- Basic Information

The amount of information in this part and the order in which it appears will vary according to the software being used, but in general this part consists of the following items:

1) To

This stands for the name and address of the addressee (recipient), i.e., the inside address. The full name and address is replaced by the e-mail address of the addressee.

2) C.c.

This is the abbreviation of " *Carbon Copy* ", and is needed when copies are sent at one time to people other than the named recipient (main recipient) mentioned in the above item.

3) B.c.c.

This is the abbreviation of " *Blind Carbon Copy* ", and is used when the sender doesn't want the named recipient (main recipient) to know that other people have received copies of the same message.

4) Subject

It indicates the nature of the subject or matter of the letter, although this item is considered as one of the " *Secondary Parts* " of a business letter; it is usually placed after the " B.c.c. " and before the " *salutation* " of the e-mail letter due to its importance; in the sense that it gives a quick reference to the reader of the idea involved in the letter even before the actual reading of its contents.

5) Attachments

If there is any document to be enclosed with the message, it is common to attach it through using the attachment icon, and therefore it is automatically added in this item.

b- Message text

This part, in turn, consists of the following items:

1) Salutation

It is the greeting to commence the body with. It does not differ from that of the usual business letter sent by ordinary mail where the previously mentioned rules for writing salutations are complied with.

2) Body

It is virtually the same as writing the body of normal business letter sent by ordinary mail, but here it is called "*message text*".

3) Complimentary Close

Again, the complimentary close of the e-mail letters is similar to that of the normal business letters sent by ordinary mail having the same applicable rules.

c- Signature

Here the rules relating to signature (also known as signature block) in the normal business letter are once again the same as that of the e-mail except that no pen-written name is required due to the technical reasons, and can be replaced by the digital signing .

Examples 1-6 ⁽³⁾ show the main parts of the e-mail business letter. Also you can notice that it is typed by using the block style and the open-style punctuation.

3.3. Writing and Sending an E-mail business letter

Dear student,

To send and receive e-mail you need the following:

- a- A personal computer with all necessary parts.
- b- A modem to provide the link between your personal computer and the internet.
- c- An Internet Service Provider (ISP) and this provides you with connection software that gives you Internet access, storage for incoming mail, and capability to read your messages.
- d- A telephone line.
- e- E-mail software that enables you to write, send, receive, and read messages. This software is already installed in modern computers.

³ adapted and adjusted from :Ashley,2010:45,58,64-67,105,106.

f- E-mail address. Every one can create his own or personal e-mail address. Typical e-mail addresses take the following form:
distancelearning@ust.edu.ye

Dear student, Notice that these addresses can be divided into four parts:

1) First part

The initial and surname of the person, or the name of the department or a shortened version of it, i.e.,:

- the initial and surname of a person:

n.alhori@hotmail.com

- the name of the department or a shortened version of it :

dpr@ust.edu.ye (dpr: abbreviation of department of public relation).

taxauth@y.net.ye (taxauth: means tax authorization).

2) Second part

This part comes after the symbol " @ " (pronounced "at"). It is the name of the (ISP) or the organization (company, institution,...etc.),the name of the organization almost written in the abbreviation form, i.e.,:

- the name of the (ISP) :

n.alhori@hotmail.com

taxauth@y.net.ye (y.net: means Yemen net).

- the name of the organization:

b.george@electronic.co.uk

3) Third part

This part refers to the type of the organization, i.e.,:

abc@tax.gov.ye (gov: the abbreviation of "governmental office").

b.george@electronic.co.uk (co: the abbreviation of "company").

distancelearning@ust.edu.ye (edu: the abbreviation of "education").

4) Fourth part

In this last part the name of the country is written in an abbreviated form, i.e.:

dpr@ust.edu.ye (ye: the abbreviation of " Yemen ").

b.george@worldwide.com.uk (uk: the abbreviation of " United Kingdom ").

lang@iu.edu.sa (sa: the abbreviation of " Saudi Arabia ")

When you write an E-mail business letter, certain parts of the letter will be fulfilled by the computer itself, these parts are: the header (name and address of the sender), and the date.

So, the parts of the letter you have to write by yourself are: the inside address, the subject, the salutation, the body, the complimentary close, and the signature.

As we mentioned in the unit 1 an effective business letter is defined as "*the writing that produces the desired results*", and to be an effective letter, it should have two groups of characteristics. In the same way, an effective e-mail business letter is defined as "*the writing that gives your recipient the information he/she needs in order to act on your message sooner rather than later*", and to get an effective e-mail business letter, you should follow these tips:

- 1- Your message should have the same basic characteristics of effective business letters-mentioned in unit 1, so the characteristics of the tone and characteristics of the structure should be taken into consideration.

Dear student:
an effective e-mail business letter is defined as "the writing that gives your recipient the information he/she needs in order to act on your message sooner rather than later".

2- Write a meaningful subject line. As your message is not the only one in your recipient's mailbox, he (she) will scan the subject line in order to decide whether to open, forward, file, or trash the message, so before you click "*send*", take a moment to write a subject line that accurately describes the content.

3- Use the same guides for choosing the suitable salutation, and the complimentary close that agrees in the degree of formality with the salutation used, as explained in unit 2.

4- Keep your e-mail message short and to the point. People often receive a lot of e-mails at work, so limit yourself to one topic per message, this makes it easier for the recipient to answer, file, and retrieve it later.

5- Use the suitable level of formality. Although the language of the message is less formal than in a letter, but be careful when replying to your customer. First of all read his (her) e-mail carefully and determine the degree of formality used in it, and then base on it your level of formality. In other words know the situation and write according to it.

6- Avoid attachments. Only when the recipient actually needs to view the full file in order to edit or archive it, it is appropriate to send attachments, otherwise you can avoid attachments by copying and pasting the most relevant text into the body of the e-mail, because attachments take time to check for viruses and to download; they also take up needless space on your recipient's mail-box.

7- Check your e-mail message for mistakes before sending it. To avoid any spelling or grammar errors the use of spell checker may help in catching some of these errors.

8- Reread you message before sending it. When writing to a new customer you should go over the message several times before sending to assure that your message will make a good impression on the customer, also showing the draft to a close associate can decide whether the message actually makes sense.

9- Don't assume privacy. E-mail can be easily intercepted especially by curious hackers or sometimes by the e-mail administrator in the firm.

10- Respond quickly. Some kinds of business letters require immediate answering such as inquiries, complaints...etc.. It is discourteous to keep your correspondent waiting for an answer. Prioritize the types of e-mail that you get and base response time on those priorities.

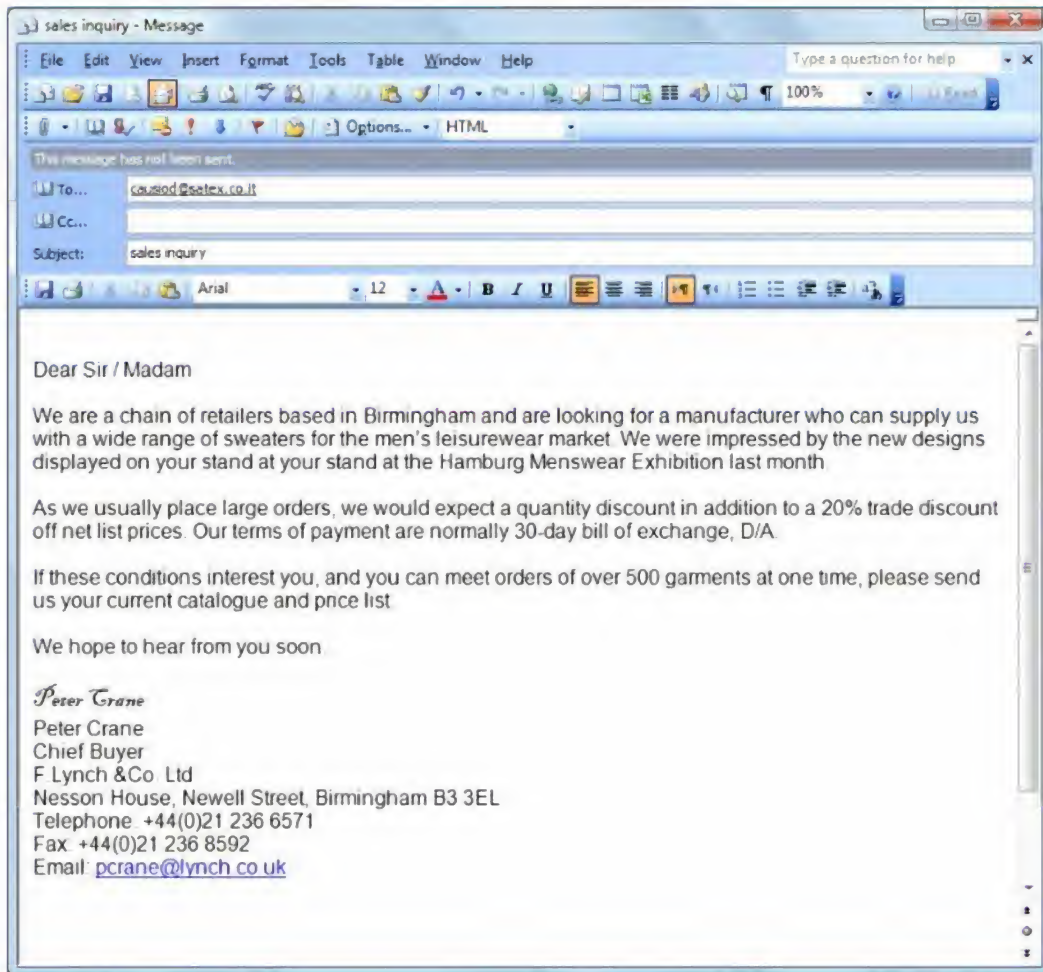
11- Don't use abbreviations and emotions. As your recipient may not know or understand these abbreviations and emotions, using them in your message may confuse him (her) and produce unfavorable or negative results; these linguistic shortcuts are generally signs of friendliness.

Dear student, And as far as the letters are sent by the e-mail, there is a worthwhile point that needs to be mentioned; all e-mail letters need not to be enveloped. These letters are sent direct on-line through the internet system to the mailbox of the recipient. This would, no doubt, save the time spent in addressing envelopes and ensure safe arrival to the addressee with no cases or incidents of letters mistakenly inserted in the wrong envelopes. Moreover it takes only few minutes to get the message into the mailbox of the recipient.

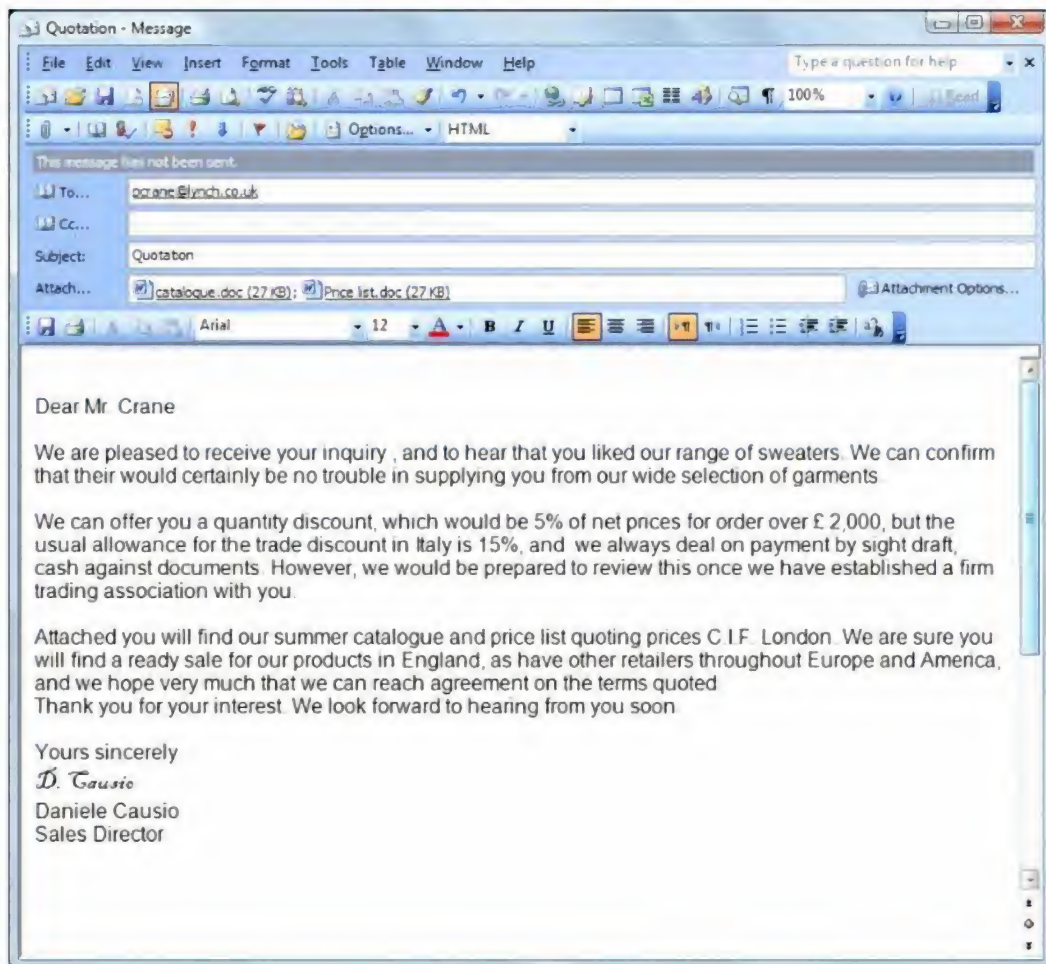
3.4 Examples

Example (1) (Inquiry)

Example (2)



Reply (Quotation)



Activity

Dear student, it is commended that you make your own account on any site that offers free e- mail service such as , Google , Yahoo, Hotmail, and get to know the contents of an e-mail letter.

Example (3) Order (Covering Letter)



Order Form

F. Lynch & Co. Ltd

Nesson House
Newell Street
Birmingham
B3 3EL

Telephone: +44(0)21 236 6571

Fax: +44(0)21 236 8592

Email: pcrane@lynch.co.uk

Satex S.P.A
Via di Pietra Papa
00146 Roma
ITALY

Order no.: DR 4316

9March 2011

Quantity	Item description	Cat. No.	Price(C.I.F. London)
50	V-neck: 30 red+20 blue	R 432	£ 30.80 each
30	Roll neck: 15 black+ 15 blue	N 154	£ 20.40 each
30	Crew neck: 15 green+15 beige	N 157	£ 23.00 each
40	Crew neck: Pattern	R 541	£ 25.60 each

Note: subject to 5% quantity discount.

Comments : 15% trade discount allowed .

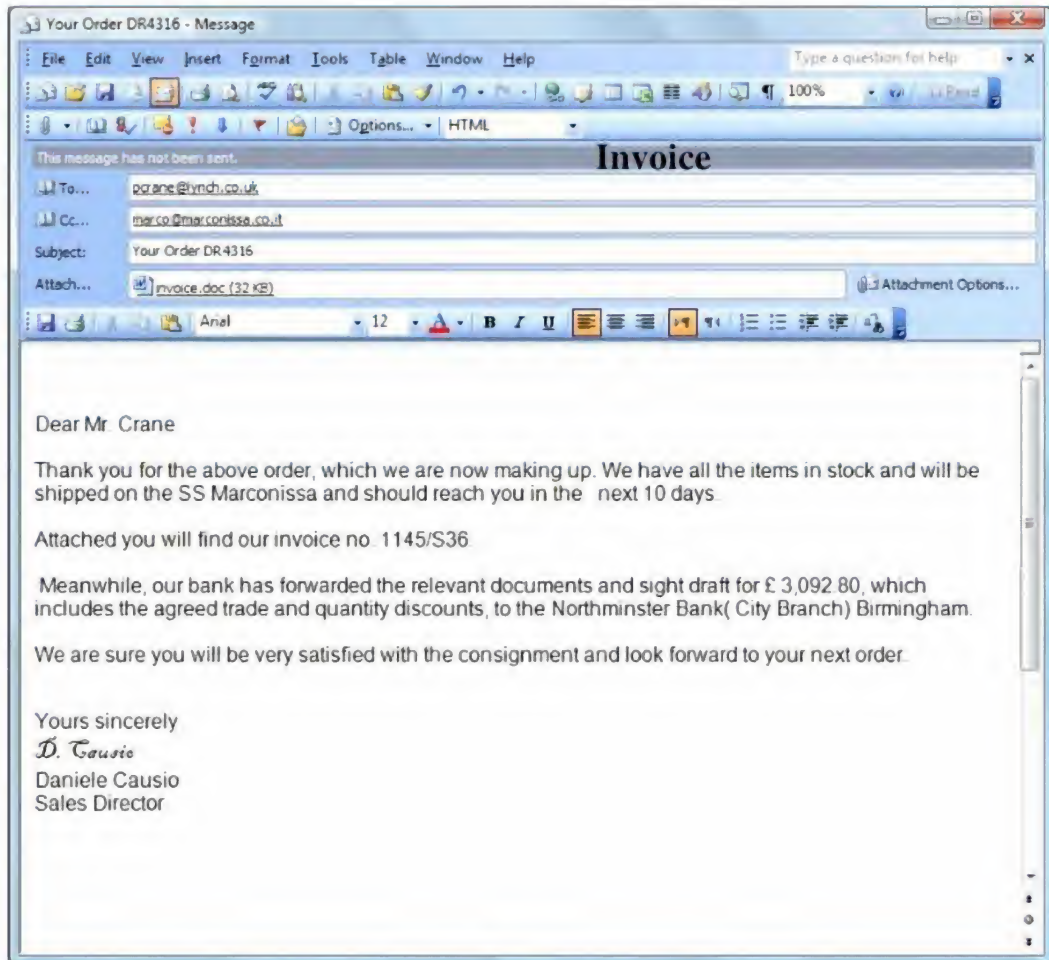
Payment: C/D.

Delivery: 6 weeks.

Authorized
Peter Crane

Example (4)

Acknowledgement of Order



Example (5)

F. Lynch & Co. Ltd

Nesson House
Newell Street
Birmingham
B3 3EL

Telephone: +44(0)21 236 6571

Fax: +44(0)21 236 8592

Email: pcrane@lynch.co.uk

Satex S.P.A
Via di Pietra Papa
00146 Roma
ITALY

Invoice No. : 1145/S36
10 March, 2011
Order no.: DR 4316

Quantity	Description	Catalogue No.	Unit price	Total
50	V-neck: 30 red+20 blue	R 432	30.80	1540
30	Roll neck: 15 black+15 blue	N 154	20.40	612
30	Crew neck: 15 green+15 beige	N 157	23.00	690
40	Crew neck: Pattern	R 541	25.60	1024
	Total			3866

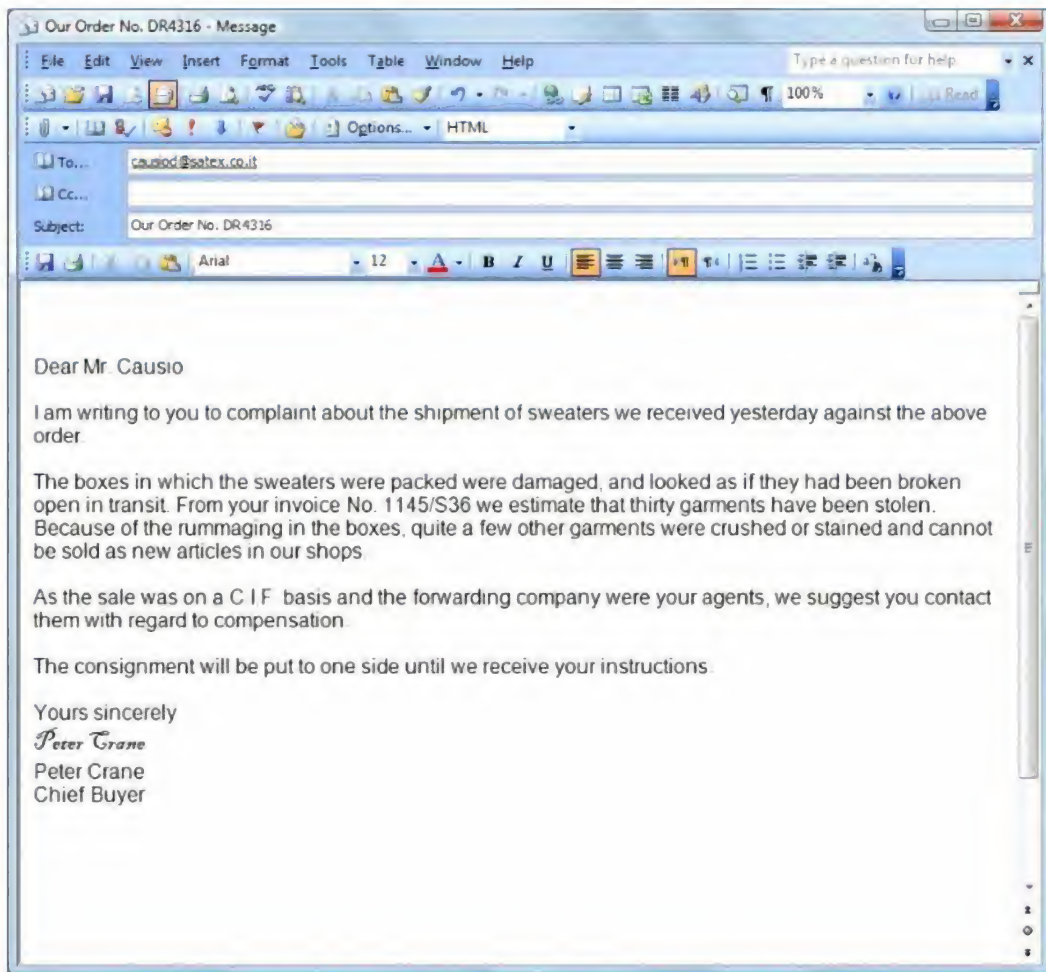
C.I.F. 3866

Less 15% Trade discount 579.9
Less Quantity discount 193.3
Total 3092.8

E. & O. E.

Authorized
Peter Crane

Complaint Letter

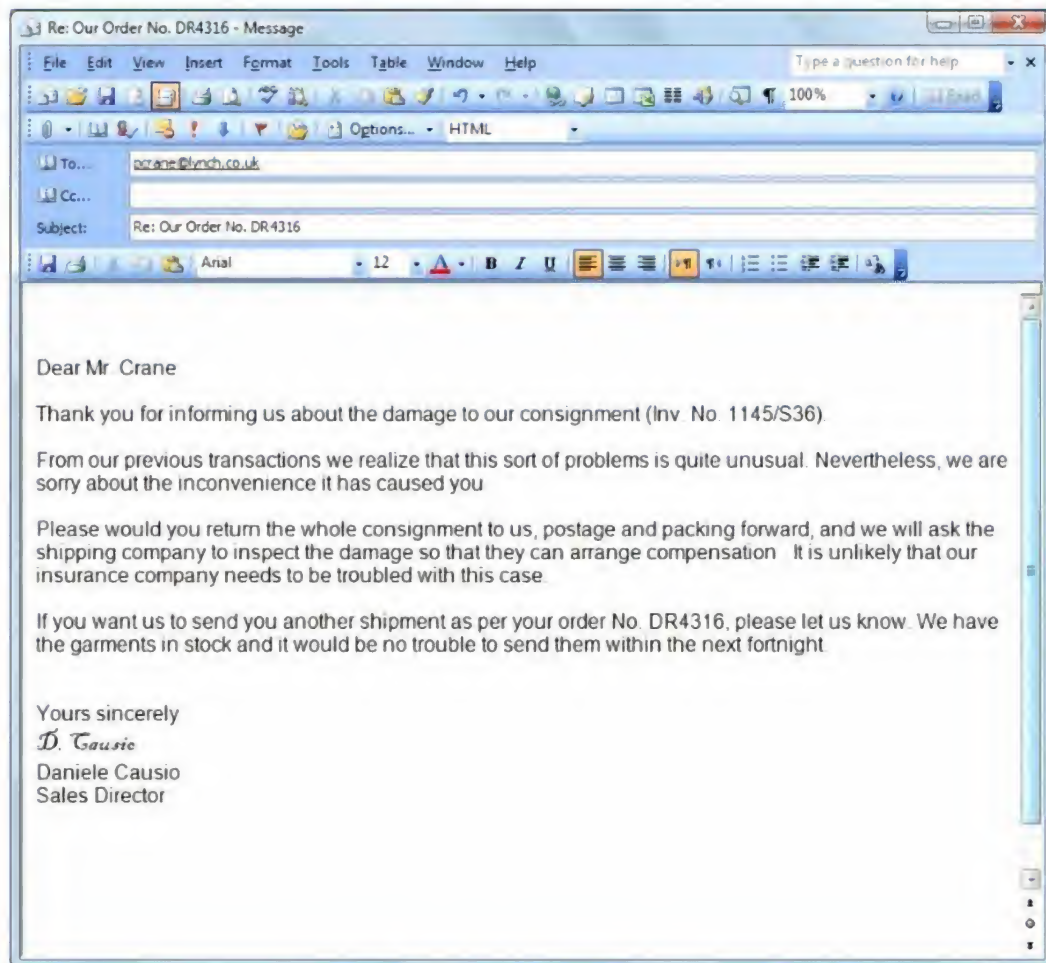


Activity

It is commended, **Dear student**, that you visit one or more organizations that use e-mail services and get familiar with the process of sending and receiving e-mail.

Example (6)

Adjustment Letter



Self-Assessment Questions

1- A typical e-mail address is divided into four parts. Name these parts and explain the purpose of each.

2- By using the electronic mail (e-mail), write an inquiry to The Modern Furniture Co., 312 Kings Bridge Road, Derby, England, with an e-mail (modfun@yahoo.com) asking about their catalogue, export price list, terms of discount and payment, and delivery dates.

You hope to deal with this company because you are interested in their furniture you have seen in the "Modern Furniture Magazine", January issue, and hope to be a regular customer.

3- Prepare the reply of The Modern Furniture to the inquiry in the above question. Mention any important points.

Exercise (4)

For each of the following sentences indicate whether it is true (T) or false (F), and correct the false one:

a- E-mails are usually more formal than letters.

b- The symbol (@) means (at).

c- To make your business e-mail look more friendly you can use emotions.

d- In the basic information of the e-mail, b.c.c. stands for business correspondence copy.

e- It is unfavorable to send confidential information by e-mail.

f- As in business letters, it is very important to use correct spelling and grammar.

Exercise (5)

The words in the box constitute items in the e-mail business letter. Choose the best word (only once) to complete the following paragraph.

complimentary close	subject	c.c.	salutation
body	to	attachments	signature
			b.c.c.

When you write an e-mail business letter, you should begin with the basic information. It is the first part and includes the following items:,,,, and..... . The second part named message text includes three items :.....,, and, finally the is the third and last part.

Exercise (6)

Give the full form of each of the following abbreviations:

a- edu.

b- ye.

c- gov.

d- SA.

e- co.

f- It.

4 Terminologies

Abridge	يختصر	Intercept	يوقف/يعترض سبيل
Access	حرية الوصول أو الدخول	Inter-links	روابط داخلية
Administrator	موظف إداري	Intimacy	ألقة/صداقة حميمة
Arrival	وصول	Intimate	فيه ألقة ومودة
Attachments	مرافقات/ملحقات	Junk	قليل المنفعة أو عديمها
Auction	مزااد علني	Lack	نقص
Accelerate	يعجل/يتسارع	Licensing	ترخيص
Aspect	مظهر/هيئة	Linguistic	لغوية
Blind	محجوب/مستتر	Link	أداة ربط أو وصل
Capability	قدرة/إمكانية	Mailbox	صندوق البريد
Checker	فاحص	Memory	ذاكره
Coined	تم ابتكاره	Message	رسالة
Colloquial	عامي/غير فصيح	Minimize	يخفض/يقلل
Collaborative	تعاوني	Monetary	نقدية (من نقود)
Combine	يرافق/يصاحب	No doubt	بدون شك/بلا شك
Contact	يتصل بـ /يحتك بـ	Overcome	يتغلب على/يهزم
Content	المحتوى	Pace	نسبة تقدم
Convenience	الوقت المناسب	Package	رزمة، حزمة
Cumbersome	بطيء/مزعج	Paramount	عظمى/عليا
Curious	فضولي	Partners	شركاء

Design	تصميم	Party	طرف/فريق
Decide	يقرر	Pasting	يلصق
Determine	يحدد/يقدر	Permeate	يتخلل، يخترق
Digital	التوقيع	Predicted	متوقع
signing	الإلكتروني		
Distributer	موزع	Prioritize	رتب حسب الأولوية
Distinct	متميز/واضح	Privacy	خصوصية
Disturbing	يزعج/يقلق	Procedures	إجراءات
Draft	مسودة	Procurement	تدبير/حصول على شيء
Electronic data	تبادل البيانات	Rapid	سريع
interchange	الالكترونيا		
Electronic	تحويل الأموال	Respective	خاص، خصوصي
fund transfer	الالكترونيا		
Electronic media	وسائط إلكترونية	Reliability	يمكن الوثوق فيه
Eliminate	يحذف	Retailer	بائع التجزئة
Employee	موظف	Retrieval	استرداد/استرجاع
Emotions	إنفعال/عاطفة	Reverse	عكسي
Empower	يمكن، يساعد	Remittance	تحويل أموال
Encryption	التشفير	Saving	حفظ/خزن
Engaged	مرتبط/مشارك	Scan	يفحص/يلقي نظرة
Environment	بيئة، وسط	Secure	أمن
Execution	تنفيذ	Server provider	موفر (مزود) الخدمة

Facilitate	يسهل/يسر	Security	أمن/سرية
Favorable	مفضل	Shopping cart	عربة التسوق
Flow	تدفق/سير	Shortcut	مختصر
Forward	يرسل/يبعث	Storage	خزن/تخزين
Grammar	قواعد	Technical	تقني (تكنولوجي)
Hacker	قرصان	Timeliness	في الوقت المناسب
Icon	أيقونة	Trace	يتتبع
Idea	فكرة	Trash	مهمل/نفاية
Incidents	حوادث	Transform	تحويل
Indicate	يشير إلى	Tremendously	بشكل هائل أو ضخم
Integral	متكامل	Unreadable	لا يمكن قراءته
Installed	منصبة/مركبة	Vendors	بائعون
Interchangeably	بشكل متعاضد/ متبادل	Wholesaler	بائع الجملة

5 Overview

Dear student,

As you have finished this unit, Business Letters by Electronic Mail, we hope that you have learnt a great deal from it, and that you have enjoyed it. However, it would be useful to remind you of the major topics covered in it.

Over the few past decades, e-business has spread widely among business firms, by using technology for managing information and using this information to achieve business objectives. E-commerce constitute one part- but an integral part- of e-business.

There are several types of e-commerce, four of them are seen as the major types, one of them is B2B e-commerce, it includes commercial transactions –buying and selling goods and services- between companies through using the electronic mail. Meanwhile, the flow of information has the same direction as in the traditional situation.

By using the e-mail a business firm can gain many advantages, on the other hand it must be aware of the disadvantages of such technique. E-mail business letter contains three parts, and when writing such letters, first there are some requirements that must be maintained to be able to send and receive these letters, secondly, to get an effective e-mail business letter it is essential to follow some tips . Finally, using the internet in sending these letters helps in avoiding many troubles and problems related to using envelopes.

6 Answer Key

Exercise (1)

a- The two differences are:

1- E-business is not limited to monetary transactions, while e-commerce essentially involves money exchanges in the transactions.

2- E-business involves marketing, product design, supply management, consumer services evaluation, and more, while e-commerce is the activity of selling and buying.

b- Major types of e-commerce are:

Business to Business , Business to Consumer ,
Consumer to Consumer , Consumer to Business .

Exercise (2)

Question No.	Answer
a	F : there is less need
b	T
c	F: the business is the supplier, the consumer is the purchaser
d	T
e	F : C2C e-commerce

Exercise (3)

The abbreviation	The full form
a-PDA.	Personal Digital Assistant.
b- EFT.	Electronic Fund Transfer.
c- FEDI.	Financial Electronic Data Interchange.
d- AIS.	Accounting Information System.
e- EDI.	Electronic Data Interchange.
f- IT.	Information Technology.

Exercise (4)

Question No.	Answer
a	F : less formal
b	T
c	F : never used in formal business messages.
d	F : Blind Carbon Copy
e	T
f	T

Exercise (5)

When you write an e-mail business letter, you should begin with the basic information. It is the first part and includes the following items: to , c.c. , b.c.c. , subject , and attachments .The second part named message text includes three items : salutation , body , and complimentary close , finally the signature is the third and last part.

Exercise (6)

The abbreviation	The full form
a- edu.	education.
b- ye.	Yemen.
c- gov.	governmental.
d- SA.	Saudi Arabia.
e- co.	company.
f- It.	Italy.

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 17. <http://www.life123.com/technology/internet/e-commerce/types-of-e-commerce.shtml>
 18. <http://www.designzzz.com/the-five-different-types-of-e-commerce>
 19. <http://www.alt-team.com/e-commerce-types.html>
 20. <http://www.scribd.com/doc/396840/>
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24. http://www.en.wikibooks.org/wiki/E-Commerce_and_E-Business/Acknowledgment

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Accuracy
Acknowledgment,
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